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OCTOBER 29, 1920.

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7 Cents

FAME AND FORTUNE WEEKLY. STORIES OF. BOYS THAT MAKE MONEY.

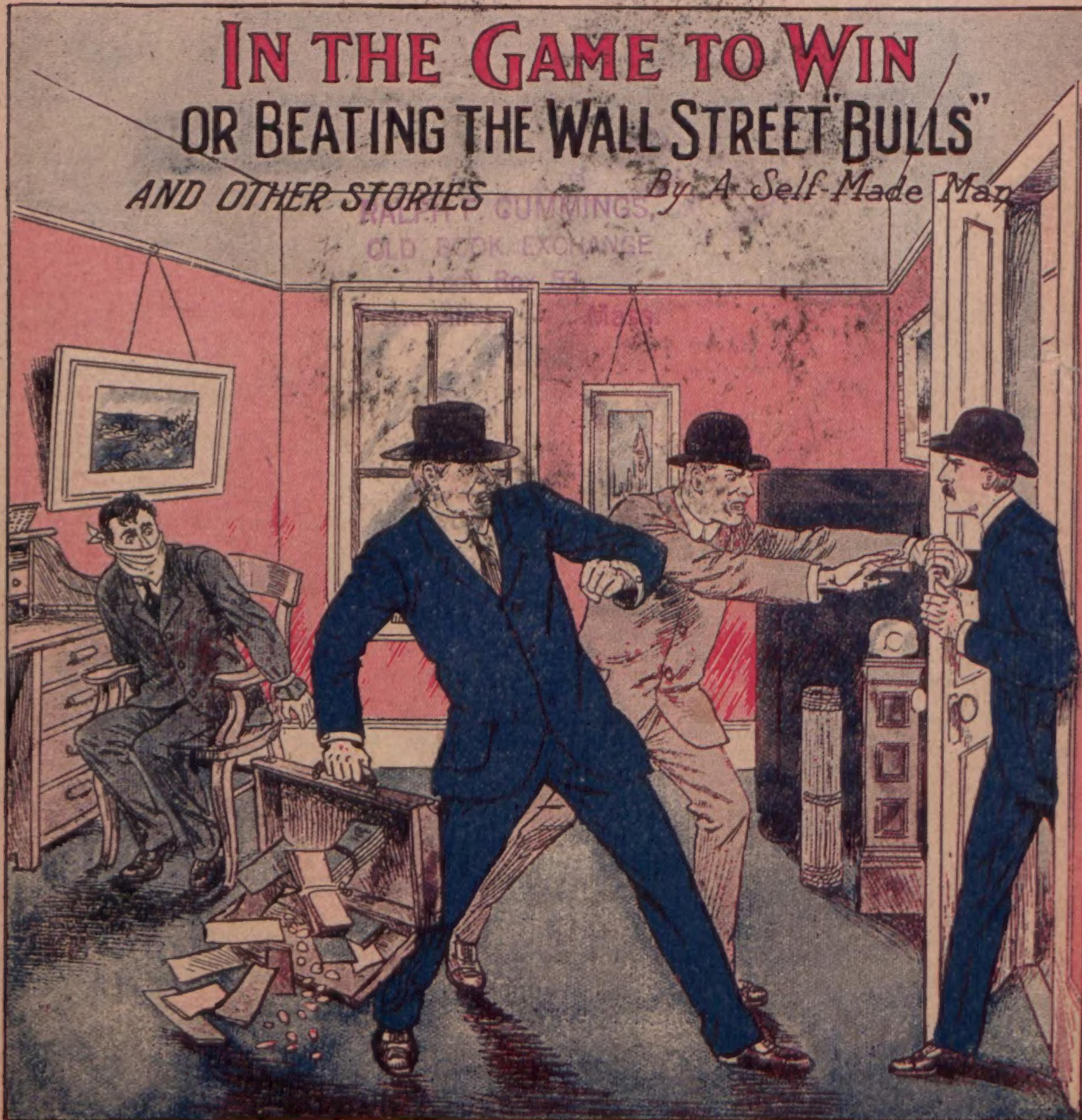
IN THE GAME TO WIN OR BEATING THE WALL STREET "BULLS"

AND OTHER STORIES

RALPH GUMMINGS

OLD STOCK EXCHANGE

By A Self-Made Man



Ralph could not move. The two rascals started toward the door. Just then it opened, and Broker Midway stepped in. Startled, the man with the suit case bumped it with his knee. It opened and the money fell out.

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OLD BOOK EXCHANGE
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NEW YORK, OCTOBER 29, 1920.

Price 7 Cents

IN THE GAME TO WIN

CUMMINGS & CLARK'S
OLD BOOK EXCHANGE,
Fisherville, Mass. BEATING THE WALL STREET "BULLS"

BY A SELF-MADE MAN

CHAPTER I.—Boy Who Decides to Be Own Boss.

"What's that! You're going to open an office?" cried Will Sheridan, with an incredulous smile, looking at his friend, Ralph Reynolds. "So am I to-morrow morning. I do it every morning—with a key."

"Don't be funny, Will. I mean what I say. I'm going to open up as a broker on my own hook," said Ralph.

"You are?" said Will, with the accent on the "you."

"Yes."

"On what?"

"A limited capital, backed by a three-years' experience as messenger for Jarley, and unlimited energy, not to speak of luck, of which I believe I have a fair share."

"When is this going to take place?" grinned Will, who was evidently what is called a "doubting Thomas."

"Right away; as soon as I find a suitable office in a Wall street building."

"In order to pay your expenses and make something for yourself, you must do business. To do business you need customers. Where do you expect to get them?"

"I shan't worry about customers at first."

"How do you expect to get on without them?"

"Oh, I'll get on," replied Ralph confidently.

"I guess you will—you'll get on the fritz."

"Don't worry about me."

"Oh, I'm not worrying about you. I've got my own troubles."

"What troubles have you got?"

"I've got to keep my boss from forgetting that he's got the best messenger in Wall Street, and the cashier from keeping tab on me when he sends me on an important errand. Those are two of a long list."

"I hope you'll find time to drop around and see me after I open up."

"I'll find time, but I don't see what you want an office for, anyway."

"I want to have a headquarters and get my name known in the Street."

"Well, honest Injun, what are you going to do while waiting for customers to come?"

"I shall do a little speculating in expectation of making enough to pay my expenses and something over. That's the way I accumulated the capital I'm going to put in the business."

"Jarley never found out what you were doing?"

"No. I managed to do it without neglecting his work. My first duty as to him for my time

was his. If I cribbed a little off it, I made it up afterward by extra exertions."

The foregoing conversation took place between the boys on their way home on the Third avenue elevated road, between four and five o'clock. Both boys lived in the Bronx—Ralph with his widowed mother and two sisters, who were stenographers in downtown offices, in a small cottage which Mrs. Reynolds owned, free and clear; while Will resided with his parents in a moderate-priced flat a few blocks from the Reynolds cottage. They had become acquainted in Wall street a year since, and had been warm friends and associates ever since. Ralph had worked three years for Broker William Jarley, and had recently lost his job when he was about to be promoted to the counting-room, owing to the failure of his employer, who had gone into a pool to corner a certain stock, and had, with his partners in the scheme, been completely cleaned out. Instead of looking for another position, Ralph decided to start out for himself as his own boss.

He was tired of running errands, and as he had done pretty well in the stock market during the past year, cleaning up a profit of \$1,600 from an original venture of \$50, which he had saved in one way or another, he had an idea that he could do better than by working for another trader. In fact, he had \$1,000 of his capital invested at that moment in J. & C., which had already gone up five points, and which he expected would go up five more, thereby doubling his money. If things turned out as he figured on he would be worth \$2,500 in a few days, and that enthusiastic prospect put the office bee in his head. The boys left the train at the Tremont avenue station, walked three blocks together, and then parted in front of Will's flat-house. Although Ralph was full of his office plans, he said nothing about them to his mother when he got home. Nor did he intend to take his sisters into his confidence. That night at supper he reported no job yet, but said the little deal he had on was panning out fine. His sisters didn't suppose the deal amounted to much as they were unaware that he was worth \$1,600. Some day he hoped to surprise his family with the size of his bank-roll, though had he told them how much he was already worth he would have surprised them quite a bit. When Ralph appeared in Wall street next morning at his usual hour he ran across a young man with whom he was not on good terms. This party's name was Phil Swift. He had been margin clerk with Jarley, and had lost his job when Ralph did, but he had an uncle who got him a similar position in another brokerage house within a few days. Phil's

grouch against Ralph was largely due to Miss Bessie Babcock, Jarley's stenographer. Bessie was a pretty, lively girl, and Phil was smitten with her. The girl didn't take the same interest in Swift, for she didn't fancy him. Besides, she had overheard the other clerks talking about Phil's fast habits. Now Bessie liked Ralph very much, indeed, and as he was only the messenger of the office she didn't mind showing it. Phil had other reasons in his own mind for feeling sour on the boy, but when he saw that Ralph was so thick with the girl, and he couldn't make any headway with her at all, he nursed very unfriendly feelings toward the young messenger.

The sudden break-up of the office brought all these things to an end, though it did not soften Phil toward Ralph, nor change his sentiments toward Bessie, whom he had temporarily lost sight of. When Phil came down Nassau street and saw Ralph standing in front of the Sub-Treasury Building, with no particular object in view, he surmised that the boy was still out of a position and that thought gave him a lot of satisfaction. The streets were alive with clerks and girls going to their daily work. Down Wall Street tripped one girl, prettier than the average. She started across Nassau street just as a light express wagon came bowling along, the driver looking back at the bundles he carried. The girl made a dart to get out of the way, slipped on something in the path, and went down. Ralph sprang forward and picked her up just in the nick of time and bore her to the sidewalk.

CHAPTER II.—Ralph Reynolds, Stocks & Bonds.

"Thank you ever so much," she said gratefully. Then they recognized each other.

"Why, Bessie, is this you?" cried Ralph.

"Ralph Reynolds!" she exclaimed, in surprise. "Aren't you the dear boy to save me from perhaps a serious accident!"

"I am very glad I was on hand to render you a service, Bessie. I'm awfully glad to see you again. Are you working?"

"Yes. I'm with Harris & Fletcher, in the Clayton Building."

"That's a big firm."

"I do Mr. Fletcher's work, and there is another girl who attends to Mr. Harris."

"How is the pay?"

"Three dollars more than I got with Mr. Jarley."

"Good! You are making by the change."

"And you? Have you got a position?"

"No."

"That's too bad. I'll speak to Mr. Fletcher about you."

"Don't do it."

"Why not?"

"I don't want a job. I'm going in business for myself."

"Are you really?"

"Yes."

"What business?"

"Brokerage, with private speculation on the side."

"With a partner?"

"No. I'm going to paddle my own canoe."

"You will have an office, I suppose?"

"Sure. I shall look for one in a few days."

"There's a single room on our floor in the back, in the Clayton Building."

"Is there? I'll go and look at it by and by. I'd like to be near you. I do not know any girl, except my sisters, that I like better than you, Bessie."

"Aren't you the jollier!" blushed Bessie.

"No jolly about that. I mean it."

"I suppose I ought to think a lot of you for what you have just done for me."

"I hope you will, then we'll be on even terms."

Bessie blushed and laughed, and then said she must go, as she was already late. So they parted, after Ralph had promised to drop in at Harris & Fletcher's and see her. Ralph walked slowly up to the little bank and found the room filling up with the people who hung out there. Ten o'clock came around, the Stock Exchange opened up and the quotations began to go up on the blackboard. Ralph noted with satisfaction that J. & C. opened half a point higher. During the next two hours the stock went up another point and a half. There it rested a while and Ralph went to lunch. Altogether, J. & C. climbed five points that day, and Ralph began to consider about selling out. He didn't do it, and J. & C. closed at par, a ten-point rise since he bought it. After the Exchange closed for the day and the habitues of the little bank began leaving for other pastures, Ralph walked down to the Clayton Building to see the room Bessie had mentioned. The offices of Harris & Fletcher were on the fourth floor. Ralph hunted up the janitor and asked about the room.

"Who wants it?" asked the man.

"I'd like to rent it if it suits me," replied Ralph.

"If you will get somebody to guarantee the rent till next May I suppose the superintendent will let you have it. What's your business?"

"Stocks and bonds."

"Want to see the room?"

"Yes, I'd-like to."

"I'll show it to you."

The janitor took him up and the room, which was a square one, looking out on a court, suited Ralph very well. The rent was pretty stiff, but he guessed he could stand it. He told the janitor that he'd call on the superintendent and talk to him.

"He's gone away for the day. Call in the morning after ten," said the janitor.

"All right," nodded Ralph, who then went away.

Next morning at ten Ralph was at the little bank. He decided to postpone the room business until he had closed up the more important business of his deal. J. & C. opened at the closing figure, but began rising again soon after. At two o'clock it was up to 104 and a fraction. At that price Ralph sold out and made \$1,400. Then he went out to the Clayton Building to see if the superintendent was in his office. He found he was, and stated his business.

"Bring me a reference, and if it is satisfactory to me, I'll let you have the room," said the superintendent.

The only person Ralph could apply to was a broker named Midway, with whom he was on

excellent terms. He went around to Midway's office and found the broker in.

"I'm about to start in business on my own hook, Mr. Midway, and I want to rent a single room in the Clayton Building. The superintendent won't let me have the room without a reference. I don't know anybody I could ask for it except you. Will you help me out?"

"Of course I will, Reynolds. Go outside and tell my stenographer to come in here and I'll fix you up," said the trader.

The girl came in and Midway dictated a note to the superintendent telling him that Ralph was all right and he could safely rent the room to him. Ralph thanked him, took the note to the superintendent and got the lease of the room up to the ensuing first of May. He paid a month's rent down and then the key was handed to him. Next day he bought a desk, a rug, a safe, chairs and such other things as he wanted, and ordered them sent to the building. Then he arranged to have ticker service installed.

He hired a painter to put his name, with the words, "Stocks and Bonds," on the glass part of the door. He also ordered necessary printing. His name had been inserted in the directory of tenants, downstairs, and he felt as important as anybody in the office building. The previous afternoon he told Will Sheridan that he had rented Room 425 in the Clayton Building, and that lad, after he got off work, came up to see if Ralph had been giving him a jolly or not. When he saw his friend's name on the door he no longer had any doubts on the subject. Ralph was seated at his desk, reading the market report of the two-hour session of the Stock Exchange, when he opened the door and walked in.

"Hello, Will! Here I am, boss of the coop. Take a seat."

"There are no flies on this office," said Will. "I wouldn't be surprised if you pulled off some business here."

The boys talked for some time, and when it got to be four o'clock Will said:

"Come, let's go home."

Ralph shut his desk, locked up his office, and the boys started for home together.

CHAPTER III.—Ralph and Wall Street Veteran.

Ralph was in his office at nine o'clock Monday morning, and he spent an hour reading the Wall Street papers he subscribed for. From ten till half-past twelve he watched the quotations come out on the ticker, then he went to lunch. After his light meal he went up to the little bank and sat there for a while. Soon another frequenter of the bank seats, whose name was White, came in and took a seat beside him. Ralph told him that he had taken an office.

"What for?" asked the old man, in some surprise.

"To try and work up a brokerage business after I get to be known. Come up and see me. Here's my card."

"Seems to me you have undertaken an expensive experiment," said White. "You could have hired desk-room with some broker."

"I know it, but I don't care to do that. I like to have my own coop."

"How much rent do you pay?"

Ralph told him. The veteran shook his head deprecatingly.

"It's throwing money away," he said.

"I think I'll be the gainer in the long run, if I can manage to hold on."

"It depends on how much capital you have at your back."

"Well, I just made \$1,400 out of J. & C."

"How many shares did you have?"

"One hundred."

"You must have bought it before it started to rise."

"I did. I don't believe in buying stock after it has gone up. Buy low and sell high, is my motto. If the lambs would follow that principle, they wouldn't get nipped so often."

"Most of the lambs have something else to do than to sit here and watch the market. They don't come to Wall Street till the newspapers call their attention to the rising of a stock. Then they come down, buy it and watch it. When they cash in at a profit, or go broke, they return to their regular vocations."

"Yes, that's right. People who follow the market that way ought to stay away from it. To make anything out of stocks you've got to be on the ground all the time, with your eyes wide open and in addition have a good knowledge of the situation, both past and present. Unless you make speculating a regular business what's the use of tackling it? Even at the very best the chances are against you. Your judgment may be all right, but the unexpected is happening so often that you find yourself up against a loss at the very moment you are looking for a gain. If you can buy low you can generally avoid losing, and the only way, as a rule, to know when any stock is selling below its normal price is to keep tab on it."

"There are lots of people in this room now who are following your plan. They make a living at it, like myself, on a small capital. They are satisfied with a very small profit which, as a general thing, is all there is to be got out of most of the stocks when things are running regular."

"Why didn't you get in on J. & C. when it was down? It's gone up over thirteen points. I sold at twelve, because I wouldn't take any further chances with it."

"I bought twenty shares at 95 and sold it at 100. I considered that I did very well. It's seldom that I make \$100 profit out of a deal."

"Whoever bought my shares at 104 3-8 may have sold it at a one-point advance and made something, but I think he took a big risk. He bought it high on the chance that it would go higher. It hasn't gone much higher, and I look to see it go the other way. I don't propose to do business that way. I don't see anything in it."

They continued to talk until three o'clock, and then Ralph invited White to go on to his office with him. The veteran accepted.

"This is a nice, roomy office," said White, when they walked in.

"Yes. It is large enough for all my purposes," replied Ralph.

"You needn't come to the little bank at all, for

you can sit here and take the quotations at your ease."

"Yes, but I like company part of the time, so I shall continue to visit the bank at frequent intervals."

"I see you have a Wall Street Blue Book."

"Yes. I consider that a necessary article. Any time you want to look up the past records of a stock you are at liberty to come here and consult it, provided I am in, of course."

"Thanks! It would help me a good deal."

"Come up as often as you want. You'll always find me here between nine and ten, and probably later in the morning."

Ralph had purchased a box of cigars to treat any men visitors he had, and he offered the box to White. The veteran was the first to sample the box, and after the first puff or two declared that Ralph was a good judge of cigars.

"No, I'm not. I never smoked in my life. I bought those on the recommendation of the cigar man."

"To give away?" smiled the veteran.

"Of course. When a friend honors me with a call, I believe in showing my hospitality," said Ralph.

The veteran stayed till four o'clock and then departed. Will dropped in five minutes later to go home with Ralph. The boy broker told him that he was figuring on a new deal, and that he wouldn't be able to get away much before five.

"All right, then I'll run along," said Will, and he went away.

Ralph finished up his calculations about five, locked up and started for home. As he approached the elevator he saw Bessie waiting for a down cage, and standing close to her was Phil Swift, making himself agreeable to her, but not succeeding very well.

"How do you do, Bessie! We meet again," said Ralph.

"Why, Ralph, is that you? How delightfully unexpected!" she said, moving away from Swift, who glared at the boy broker in an unpleasant way.

"You must come in and see me. I hired that room at the end of the corridor, No. 425, and have got my name up. Come and look at it now."

Bessie accompanied him, without even making an excuse to Phil Swift, and they disappeared around the turn. Phil had heard what Ralph said, and he was puzzled to understand what the boy meant by saying he had hired Room 425 and put his name up.

"How could a kid like him hire a room?" he muttered contemptuously. "I guess I'll follow them and see what this means."

He turned the corner in time to see Ralph unlock the last door on the left and show Bessie into the office.

"I guess he meant that he's caught on to a job with the tenant of that room," thought Phil. "I'll go down and see who he's working for."

He went down the corridor, but when he looked at the door he nearly had a fit when he saw Ralph's name on it, with "Stocks and Bonds" underneath it.

"What in creation does this mean?" he said. "How could that boy set himself up as a broker? Why, it's positively ridiculous! Where in thunder

did he get the money to put up such a bluff with?"

Swift stared at the sign as though he regarded its presence as a personal affront. Not wishing to have them come out and catch him there, he returned to the elevator and went downstairs.

"You've got a very nice office, Ralph," Bessie said. "I hope you will get on."

"I expect to, Bessie. I'm in the game to win," replied Ralph.

"I shall be very glad if you do win," she answered.

He told her that at first he would have to devote himself to private speculation.

"It will take time before I can expect to win any customers, and I can't afford to do nothing in the meanwhile," he said. "I've already made \$3,000 out of the market, and that, less what it has cost me to fit up this office, represents my present working capital. As I started on \$50, I see no reason why I shouldn't make a living while I am getting my business under way."

"You're a pretty smart boy, Ralph, to undertake the risk of establishing yourself in the brokerage business. What does your mother and sisters say about it?"

"They don't know anything about it. I haven't told them a word."

"Why not?"

"I want to give them a big surprise some day."

"I hope you will," laughed Bessie.

"It won't be my fault if I don't. Well, if you've seen all you want, we'll go. With your permission I'll see you to the ferry. You are so pretty and sweet that I think you need an escort to prevent some smitten chap, like Phil Swift, from running away with you."

"The idea!" exclaimed the girl, with a vivid blush, which did not have any connection with Swift. "You mustn't try to make me vain by such compliments."

"I'm not afraid of making you vain. You're too sensible."

"There you go again! Please cut them out or I won't let you walk with me."

"Then, I won't say another word," he said, as they walked outside.

The janitor's assistant was just coming in to clean up, so Ralph didn't lock the door. He took Bessie to the Cortlandt street ferry, and after parting with her he walked to the City Hall elevated station and took one of the uptown express trains for home.

CHAPTER IV.—Ralph Has a Round of Callers.

Next morning Ralph went to the little bank and bought 200 shares of L. & D. on margin, at 85. He had noticed that the stock was selling low, and was likely to go up a few points at any time. Under such circumstances he figured that it was a safe risk. He met the veteran, told him what he had done, and advised him to get in on the stock, too, unless he knew of anything that looked better to him. Ralph's arguments prevailed with White, and he went into L. & D. After staying an hour at the little bank, Ralph took a walk around Wall Street and dropped in to see his friend, Broker Midway.

"Opened your office yet?" asked the trader.

"Oh, yes! Come up and see me when you can."
"I will. Doing anything yet?"

"Nothing in the way of business."

"Why don't you put an advertisement in two or three of the papers and try to catch some of the out-of-town trade? They won't suspect you are a boy broker."

"I guess I will. I was already thinking of following your suggestion."

That afternoon he put a standing advertisement in a Wall Street daily and an evening daily that catered to financial and stock matters, and had a large out-of-town circulation. He was sitting in his office about four when the door opened and Phil Swift came in, without a hat.

"I came around to see what you are doing in an office with your name on the door," said Phil.

"Curious, are you?"

"Any one would be who knew that you were only a messenger boy a few weeks ago. Who's backing this bluff?"

"Nobody is backing me, and there isn't any bluff about this office."

"But you don't know any more about the brokerage business than a cat."

"How do you know that?"

"Any fool would know that a messenger boy knows nothing about brokerage."

"Then you admit you're a fool?"

"What's that?"

"I say you admit that you're a fool. I'm glad to see you are so frank about it."

"Don't get fresh, please!"

"I don't intend to be fresh. You asserted that I knew no more about the brokerage business than a cat, didn't you?"

"I did, and I meant it."

"Very good. I then asked you how you knew that, and you said any fool would know it. If any fool would know it, then, logically speaking, you must be one."

"Rats! You know what I mean."

"I know what you say. I can't be expected to know what you mean."

"Cut it out. You couldn't rent one of these offices on your own responsibility. Somebody who has an axe to grind is using you to turn the handle. Who is it?"

"Where I got my capital from is nobody's business but my own, Mr. Swift. As you seem to be in the humor for making those kind of cracks, I think you'd better go before you say something you'll regret."

Phil got up.

Swift didn't like the look in Ralph's eye and declined to take the risk of staying. All he said was "Rats!" in a contemptuous tone; then he turned around and walked out.

"Barking curs never bite," was Ralph's private comment, and then he turned to his reading again. Ten minutes afterward Broker Midway and a couple of his friends came in.

"Hello, Reynolds!" he said cheerfully. "So this is your den? Quite an office you have here for a boy trader. Let me make you acquainted with a couple of the boys. This is Alonzo Scott, and this is Arthur Blake."

"Glad to know you, gentlemen. Take a seat and make yourselves at home," said Ralph, in a hospitable way.

"So you are making a start as a broker, are you?" said Scott.

"Trying to. I'm in the game to win, however, a fact you may pin in your hat for future reference."

"We're all in the game to win—if we can," laughed Blake.

"This young man is playing a waiting game at present," said Midway.

"Waiting for something to turn up, eh?" said Scott.

"All things come to him who waits long enough," responded Ralph.

"I could mention some things that haven't come to me, though I've waited a long time," said Scott. "They are the various loans I've made to several hard-up acquaintances."

"I guess you're right, Mr. Scott. You might add loaned umbrellas to that. They are seldom known to come back. And loaned books might be cited, too. I remember a young lady once loaned her steady company to a female friend to see her home on a rainy night, and that was the last she ever saw of her friend or the steady, either."

"The only safe loans are those made on good security," said Blake.

"That's the only way you can borrow money in Wall Street," said Midway.

"Have a cigar, gentlemen?" said Ralph, passing around the box.

The brokers helped themselves to a weed apiece and were soon blowing a cloud.

"Don't you smoke, Reynolds?" asked Scott.

"No, sir."

"Not even cigarettes?"

Ralph shook his head.

"I guess you're wise to postpone the habit as long as possible. I burn up enough money that way in a year to keep a small family in food."

After a little further conversation the brokers left, and soon Ralph locked up and went home.

CHAPTER V.—Bessie Brings Ralph a Big Tip.

During the next few days Ralph watched the market closely and never lost sight of L. & D. It was an active stock and, being largely dealt in, fluctuated continually. On the second day it was up a point and seven-eighths, and next day it dropped back a point. On the third day it gained half a point and on the fourth lost five-eighths, so that the boy broker was only half a point ahead of the game, which would not pay the expenses of the deal if he sold out then. On Saturday, Ralph handed his mother an amount equal to the wages he had received from his late employer, and told her that he was making more on the outside than Jarley had paid him.

"But you won't be able to do it all the time," she said.

"How do you know I won't?" he replied. "Look at that wad," and he showed her a small bunch of bills. "I've got more than that, too. I'm in on another deal that I expect to make something out of. Don't you worry about me, mother. In a short time I'll be able to give you more money than you ever go from me before. Wall Street

IN THE GAME TO WIN

is the place to make money if you know how to do it, and are lucky."

The sight of his roll and his confident manner satisfied her, and she said no more about his failure to get work. On Monday morning L. & D. went up a point again, and next day half a point more. By Thursday afternoon it was three points and a fraction to the good. That afternoon Bessie appeared suddenly at his office.

"I've only got a minute, Ralph," she said hurriedly.

"Is that all?" he smiled. "Then there is no use of me asking you to sit down."

"I've just learned something that I want to tell you about. You're the only person I would tell. I think you can make some money out of it, and I want to help you if I can."

Then she hurriedly told him that she had learned that a syndicate had been formed to corner O. & H., and that the firm she worked for was engaged to buy in the stock as fast as it could be picked up.

"That's a fine tip, Bessie, and I'll take advantage of it at once. I am ever so much obliged to you, and you shall have a rake-off if I come out all right," said Ralph.

"I don't want anything, Ralph. I just want to be of service to you. I haven't forgotten that you saved me from an accident a short time ago, and I never can be too grateful to you for what you did for me on that occasion," she said.

With these words, she ran back to her own office. Ralph put on his hat and went to the little bank.

"Sell my L. & D. shares right away," he said to the marginal clerk.

"All right," replied the clerk, filling in a memorandum and passing it out for him to sign.

His stock went at 88 3-8, and he made \$66 on the deal. He sat down for a while and watched the blackboard. At the end of half an hour he went in to see the cashier.

"I have just closed out a small deal for 200 L. & D.," he said, "and I want to buy 300 O. & H. right away. Will you see if the sale has been put through and calculate what will be coming to me when you collect the money?"

The cashier was willing to oblige him.

"Wait here till I return," he said, and then he went into the counting-room to the head clerk, who looked after the brokerage business. In a short time he came back.

"Your stock has been sold and you will receive about \$600, plus your deposit of \$2,000. If you want us to buy you 300 O. & H. at once, we will do it if you put up \$400 more," he said.

"Here is the money," replied Ralph.

The cashier took it, went into the counting-room again and presently returned with a memorandum which he asked the boy to sign. Ralph signed it, received a memorandum slip and went outside with his new deal on. O. & H. was then ruling at 77, and if Bessie's tip panned out, he felt that he ought to make a good thing out of it. The veteran was watching the blackboard, as usual.

"Have you sold your L. & D. yet? It's three points higher than you paid for it," Ralph said to him.

"I sold out a couple of hours ago," said White.

"I did well by following your advice. I suppose you've sold?"

"Yes, and I've gone in on O. & H."

"Why O. & H.?"

"I got a pointer on it."

"Have you? Tips are rather dangerous things to follow—such tips as we outsiders are likely to get."

"This tip is all right. I got it from a person who is in a position to know whether it's worth anything or not."

"You think it's a good one, then?"

"I do. I've put up nearly all my money on it, and I think you'll be safe if you will follow suit. You can do as you please about it. I am giving it to you because I feel friendly toward you. I don't want to persuade you to do anything against your own judgment. All I say is that I think well enough of the pointer to bank on it for all I'm worth. I expect to win out but, of course, there is nothing sure in Wall Street—even a gilt-edged tip."

"I guess I'll risk half my money on the strength of what you say," said the veteran, who got up and went over to the window.

Ralph then returned to his office. Standing outside of the door was a tall, well-dressed man, with a chin beard. He seemed to be trying to get in.

"How do you do, sir? Are you looking for me?" asked Ralph.

"Looking for you! Do you belong to this office?" asked the man.

"Yes, sir. It's my office. My name is Ralph Reynolds."

The stranger looked rather doubtfully at the boy.

"Are you in the brokerage business?" he asked.

"Yes, sir. Come in."

The man followed him inside.

"I noticed that we had a new tenant on this floor, and as I'm a broker I thought I'd drop in and see him. My name is Roger Bacon," said the caller.

"I'm glad to make your acquaintance, Mr. Bacon. Take a seat."

Ralph then offered him a cigar.

"Thank you! I never smoke," said Bacon. "You look young for a broker. Are you from another city?"

"No, sir; I belong to New York. I live in the Bronx."

"Then you are not new to Wall Street?"

"No, sir. I used to work for William Jarley."

"Ah, yes, I remember Jarley. Went to the wall when Canada Southern went to pieces. So you worked for him, eh? Well, how are you making out?"

"All right, in a small way."

"You deal in mining shares, I presume?"

"No, sir; I haven't handled any yet."

"Who represents you at the Exchange?"

"No one in particular, so far," said Ralph, who did not care to let the broker know anything about his business.

"If you throw your business my way, I'll make it all right with you."

"I will keep your offer in mind."

"Are you doing any speculating on your own account?"

"A little, occasionally."

"I could put something in your way. I've got some Wabash I could let you have for 17. They say it's due for a rise."

"Why don't you hold on to it, then?"

"I would, but I need money. A dollar now is better to me than \$2 would be two weeks from now."

"I don't think I care to go into Wabash. I don't see anything in it."

"I'll make it 16 3-4."

Ralph shook his head.

"Are you buying anything?"

"I've just bought some O. & H."

"It's a good stock, but not very lively at present. What did you give for it?"

"Seventy-seven."

"Want any more of it?"

"I wouldn't mind buying some more if I could pay for it."

"I'll sell you a ten-day option on any part of 1,000 shares for 79."

"You'd want a deposit of five per cent. of the current value, which would be \$3,850 on 1,000 shares," said Ralph, after making some figures on a pad.

"Yes."

"If I can raise the money I'll take you up. Is your office on this floor?"

"Yes. Down the corridor a little way."

Ralph promised to call on him later, and after some further talk Mr. Bacon took his leave.

CHAPTER VI.—A strenuous Night Incident.

Although Ralph gave his visitor the idea that he intended to buy the option on O. & H., the boy broker had not the least idea where he would get the money from to put such a deal through. He had \$275 in his safe, but he needed that to pay his next month's rent, which would shortly be due, and other expenses. When he thought it over he felt that he was not likely to take up Mr. Bacon's offer, which would be a good thing if O. & H. took a boom before the ten days of the option expired. Ralph received several letters through the mail that day. His advertisement in the afternoon daily was responsible for them. The writers wanted information about the market in general. Ralph manufactured a short market letter and went in to see Bessie.

"Could you write this letter for me and make half a dozen carbon copies of it, after you are through for the day?"

"Certainly, Ralph," she replied.

"Very well. I'll stay in my office till you show up, and then I'll take you to the ferry."

"Did you buy O. & H.?" she whispered.

"Yes. I got 3,000 shares," he replied.

"I heard something more about the syndicate. It's a sure thing. I heard Mr. Fletcher say that the price will jump ten points inside of ten days."

"If I could borrow about \$4,000, I know where I could get a ten-day option on 1,000 shares."

"What a pity you can't get the money, then! You'll double it."

The appearance of the cashier cut their brief interview short, and Ralph went back to his office. Will came in at four o'clock.

"Say, old man, I've got an invitation to an amateur minstrel show to-night. Want to come along?" he said.

"Sure thing!"

"Call at my house at half-past seven, then. When are you going home?"

"Not till five. I've got to wait for half a dozen market letters I've ordered typewritten to be sent to mail inquirers."

"How did they know you were in the business?"

"I've got a standing advertisement in three of the papers."

"Oh, I see. You'll be doing some business soon, I guess."

"I hope so. I don't expect to make much out of such customers till I secure a bunch of them, but it will get me started, and that's the important thing now."

Will went home and Ralph waited till Bessie brought the market letters. He had the envelopes addressed and stamped to put them in, so it didn't take him more than five minutes to get out of the office. He took Bessie to the ferry and hurried back to the City Hall station. At half-past seven he was at Will's flat and they started for the hall where the minstrel show was to be held.

The performance lasted till a little after ten, and there was a dance afterward. Ralph and Will left at midnight and started homeward. They had gone a few blocks when suddenly they heard through the night air a cry for help. It came from around a near-by corner.

"Come on, Will, let's see who's in trouble," cried Ralph, starting off with a dash, followed by his friend.

They turned the corner at a run and saw a stout man struggling with a couple of roughly dressed fellows, who were evidently footpads.

"I've got it!" cried one of them. "Here's two chaps coming, we must cut it!"

They let the man drop and started up the street on the run. Satisfied that the rascals had robbed the stout man, Ralph didn't stop, but kept on after the two crooks. Will stopped to help the man. Ralph was a swift runner, and he came up rapidly with the thieves. The boy broker knew he was taking great chances in chasing two men who might turn on him and do him up like they had the stout man. He thought, however, that the noise of the chase would attract the attention of a policeman in time to head the fellows off.

Nothing like that happened, and after a chase of two blocks the rascals, seeing that they had to deal with only one person, and that a boy, stopped to tackle him. Ralph had his eye on the fellow who he believed had the spoils, and, avoiding the other, he made a dash at his companion. The crook pulled a slung-shot out and struck at Ralph's head. The boy dodged the implement and butted right into the fellow with his head, following his attack with a short-arm jab in his wind. The rascal staggered back and fell off the curb, dropping something which the near-by gas lamp showed to be a fat pocketbook.

Ralph snatched it up just as the other man closed in on him. The boy broker resorted to a trick drop, and seizing the fellow by the legs, tripped him over on his face. Springing to his

feet, he darted for the nearest corner. The two men gave chase, but being a hundred yards behind, they stood no show of catching the fleet-footed boy. Ralph left them far behind and then worked around to the place where the robbery was committed. There was no one there now—Will and the stout man having disappeared. After waiting about ten minutes to see if Will would turn up, and finding that he didn't, Ralph continued on his way home. When he got to his room he looked at the pocketbook and found it was full of money. He counted the money and found that it footed up something over \$5,000.

"That's quite a wad for a person to lose. Those crooks would have made a big haul only I chased them and got it away from them," he said. "It will be easy to return it to the owner, for the hold-up will be reported to the police and the man's name and address will be printed in the morning papers."

Putting the wallet under his pillow, he turned in and slept till morning. On his way downtown Ralph looked his paper over and soon found the story. The man who had been robbed was a wealthy importer named John Mason. Both his home and business addresses were printed. He lived in the Bronx, and was on his way home when he was suddenly held up by two rascals, one of whom half-stunned him with a slung-shot. He put up a good fight, however, as he had a large sum of money with him, but the men finally got his pocketbook, with about \$5,000 in it, just as two boys came to his rescue. One of the boys remained with him and helped him to his home, while the other pursued the thieves, presumably without result. On their way to Mr. Mason's home the importer and his young Samaritan met a policeman, to whom the facts were imparted. The boy said his name was Will Sheridan, and that the name of his friend who chased the crooks was Ralph Reynolds, who had an office in the Clayton Building in Wall Street. That was the whole story, but Ralph felt that he could add a few interesting particulars to it which would relieve the importer's mind considerably. He tore out the story and put it in his pocket, as he intended to call on the gentleman that morning and restore him his property, which he had brought downtown to put in his safe. When he reached his office he called up the office where Will worked, on the telephone, and asked for him. Will came to the wire.

"Hello! Who's there?" he asked.

"I'm here—Ralph Reynolds," replied the boy broker.

"How did you make out with the thieves? Got away from you. I suppose?" said Will.

"No, they didn't," answered Ralph.

"You don't mean to say that you caught and tackled both of them?" said Will, in a tone of astonishment.

"That's just what I mean. After chasing them two blocks they turned upon me to do me up in the same way they fixed the importer, but as they couldn't take me by surprise, like they did him, they found a fight on their hands. The fellow who had the pocketbook tried to slug me with a slung-shot. The blow went over my shoulder when I dodged, and I butted him in the stomach with my head and then punched him below the belt. The shock caused him to drop the wallet and I picked it up. The other chap then butted

in, but I eluded him and got away from both of them. When I got back to the place where I left you, you and the stout man had gone, and so I went home."

"Have you really got the gentleman's pocket-book?"

"I have, and I'm going to take it to his place of business in a little while."

Then Ralph rang off and took up the letters that arrived by the morning mail, and which the postman had dropped through the metal slit in the door. There were five of them and two contained orders for mining stock.

"My first customers," said the boy broker, in a tone of satisfaction.

The orders were small, but he didn't care for that. It was the beginning of his business, and that is what interested him. Both inclosed postal orders for the necessary price of the stocks at the market rates, including the usual commission, which they were familiar with, showing they had done business with other brokers. Ralph entered them in his book and put a cross before each to identify them at some future time as his first customers. He telephoned the orders to Midway for execution, and told the broker he would call with the money later.

"All right," responded Midway. "I congratulate you on getting your first customers. You can consider them as the opening wedges, and one of these days, when you are a prosperous broker, you can hark back to them as the people who went down on your books first."

For the next hour Ralph devoted himself to the perusal of his Wall Street newspapers, and a Western mining journal that had come by mail that morning. Then he put on his hat and started to call on Mr. Mason, the importer.

CHAPTER VII.—Ralph Makes an Option Deal.

Mr. Mason was an importer of certain oils and dry chemicals, and his office and warehouse was on Pearl street, in the neighborhood of Maiden Lane. Ralph found the place without much difficulty and entered the ground floor, which was about three feet above the level of the narrow sidewalk. All the houses were raised in a similar way, with a narrow wooden platform in front, in order to facilitate the shipment and receipt of goods by trucks, which backed up against the platform. While this arrangement was very nice for the business houses, it was very inconvenient for pedestrians, who, when a truck barred the sidewalk, had to mount the platform to pass on. As there were usually a dozen trucks drawn up against the platforms on a block at the same time, all day long, foot passers had to face much bother. Mr. Mason's counting-room and private office was at the rear of the warehouse, and Ralph walked back there.

"Is Mr. Mason here?" he asked a clerk.

"Yes."

"I'd like to see him."

The clerk stepped into the private office. Returning, he showed the boy broker in. Mr. Mason was seated at his desk.

"Take a seat," he said, in a pleasant voice. Ralph did so.

"There is my card, Mr. Mason. I am the boy

who chased the two crooks who robbed you last night," began the Wall Street lad.

"Indeed!" said the importer, regarding Ralph with some interest. "That was a risky performance on your part. I am much obliged to you for the effort you made in my behalf, though it must have been a futile one."

"It was not a futile one, Mr. Mason."

"Eh?"

"I am pleased to inform you that I overtook the two men, and got your pocketbook away from the chap who had it."

"You did!" exclaimed the gentleman, clearly much astonished.

"Yes, sir."

"How could you, a mere boy, get the better of two such rascals, whose strength I have reason to remember?"

"I'll tell you and then you will understand how I did it," replied Ralph, who then told his story.

"Upon my word, you're a wonder, young man!" said the importer, in an admiring tone.

"Not at all, sir. It was simply a case of luck and activity."

"Pluck, you mean. So you recovered my property?"

"Here is your pocketbook. I counted the money before going to bed and found \$5,100 in it. Count it yourself and see that it's all right."

"Never mind. The sum coincides with my loss. I am extremely indebted to you for the return of my property. I doubt if the police would have been as successful." Then he took up Ralph's card. "So you are a stock broker?"

"I am just starting out as such, sir. I haven't been a month in the business yet, but I hope to pull through all right," said Ralph.

"I judge you will. A boy of your qualities is pretty certain to succeed. Are you not young to go into business for yourself in Wall Street?"

"Yes, sir, but youth sometimes has its advantage."

"You have been employed in the financial district, I suppose?"

"Yes, sir. I worked for a broker named William Jarley, who failed some time ago. That threw me out of work just when I expected a raise. As I had made some money speculating in the market, I concluded to start out for myself."

Mr. Mason seemed much interested in Ralph, and drew from him the history of his speculative career up to the present time. Ralph told him he had just invested all his money in O. & H. on the strength of a tip he got from a reliable source.

"I expect to more than double my capital by it. If I had \$1,000 more, I could do even better," said Ralph to the importer about the option offered him by Broker Bacon. "If Mr. Bacon knew as much as I do about O. & H., he wouldn't have made that offer. He's an old experienced trader, and has an idea that he could annex some of my funds through the tempting option offer. I'd like to beat him at his own game. It would put him down to have a boy get the best of him on a deal that he proposed himself," declared Ralph.

Mr. Mason asked Ralph many questions about O. & H., and finally he said:

"Well, young man, you have done me a good

turn by saving that \$5,000 to me. Now I will do you a favor. I'll lend you the money necessary for you to put that option deal through. You need \$4,000. Here it is. You can return it to me when you have won out."

The importer tendered him the money.

"That's too much for me to expect of you, sir," said Ralph, making no effort to take the money.

"Not at all. I have confidence in your ability and shrewdness, and I want to help you make all you can out of this chance. Such an opportunity might not come your way soon again. You have but a small capital in your business. A coup at this point will greatly strengthen your financial standing and practically put you on your feet. As I am under great obligations to you, it is no more than right I should help you if I can."

"Well, Mr. Mason, since you are in earnest, I would be foolish to turn down your offer. I accept it with thanks, and shall always feel greatly indebted to you for your kindness."

"Don't mention it, young man."

"Just write out a note for the \$4,000 and I will sign it," said Ralph. "Make it thirty days after date, though I won't want the use of it as long as that."

The note was made out and signed, and shortly afterward the boy broker took his departure.

"I made a ten-strike when I done up those crooks," thought Ralph. "What luck that I happened to go to that minstrel show! Now I'll call on Mr. Bacon and see if he's of the same mind as he was yesterday about that option. I must try and get him to make it for fifteen days, even if I have to agree to pay a higher figure for the stock. Nothing like being on the safe side."

Broker Bacon was in, and welcomed Ralph as a spider might a fly.

"I've raised the money to buy that option, if you are still of a mind to sell it," said Ralph.

"What terms did I offer you?" asked the broker, just as if he didn't remember.

Ralph told him.

"Really, I think I made it too cheap. I ought to get 80."

"I'll give you 80 if you make it for fifteen days."

Bacon shook his head.

"Too long," he said.

"Ten days is too short, considering the risk I'm running, and three points is something of a rise even in fifteen days."

"Why, I'm running the risk of it going up and being obliged to deliver it to you below the market price. I'll have to buy the stock and hold it."

"But you're sure to make 12%, I know. I'll interest charge on the amount you put in the stock for two weeks."

"Then why don't you give me an order for 1,000 shares? I'll get it for you at 77 and cut the commission in half."

"Because I'd have to put up \$10,000. It would be safer for me, but I haven't the money."

"Take 500, then."

"I've only got \$4,000 and I want to get 1,000 shares if I can. I'm willing to take a fifteen-day risk at 80."

"You must have some ground for believing it will go up within that time."

"I admit that I have, or I wouldn't be fool enough to make a deal with you. Still there is

no certainty that my belief will pan out. There's no certainty about anything in Wall Street."

"Well, make it 80 1-2 and I'll sell you the option for fifteen days."

Ralph hesitated.

"That will give you a certainty of over \$3,000 if the price goes up and I am able to take in the stock within fifteen days," he said. "If the stock should not advance, or should go down, you'll have my \$3,850 in addition. Practically you stand to make \$7,000 on that figure, with practically no risk. I'm taking all the chances."

"Well, there is no compulsion on your part to buy the option," said Bacon.

"Make it 80."

The broker looked at the tape and saw that O. & H. had dropped to 76 3-4.

"All right, I'll make it 80," he said.

He charged Ralph five per cent. on \$77,000 instead of \$76,750. The difference only amounted to a few dollars in the boy's favor, but the trader was after every cent he could get hold of. Hardly any reputable broker would have tried to take such a small advantage. Mr. Bacon, however, didn't stop at a little thing like that. He made the deal with Ralph and the boy went to his own office with the option in his pocket. In a little while Bacon went out to buy the 1,000 shares, but on reaching the Exchange he saw that the price was down to 76 1-2. He chuckled and decided to wait a while. It might go down to 76. He noticed Broker Fletcher offering an eighth under its market price, and when somebody sold him some he offered an eighth lower for another lot.

"I guess the boy has got things twisted," said Bacon to himself. "If things don't improve, I shall gather in his deposit without even the need of buying the stock."

Little by little O. & H. went down to 75 7-8, and Bacon, instead of buying, waited to see how low it would go. Satisfied it was not going to advance for a while, he left the Exchange and went to lunch. He watched the stock at intervals during the afternoon, and held off, as it dropped to 75 1-2.

"It will be lower to-morrow," he thought, when he noted its closing figure. "I shall trim that boy broker very neatly. He is certainly a good thing."

Perhaps the boy broker was, but it isn't well to count one's chickens before they are hatched.

dered what he had paid for the 1,000 shares. He guessed about 76 1-2. He did not dream that Bacon was holding off for a lower price than the present market, because traders, as a rule, always cover an option as soon as they make it, so as not to be caught by a fluctuation in the market. On Monday morning, the seventh day of the option, another brokerage firm employed by the syndicate, sent the junior partner to the Exchange with orders to boom O. & H. Under his manipulation the stock took a rapid jump to 80 before Broker Bacon became aware of the fact. As soon as he saw the quotation on his office ticker he uttered an ejaculation and rushed over to the Exchange. When he got there O. & H. was being bid for at 81. That was one point higher than he had sold the option for, and he was badly disgruntled over the fact. He mentally kicked himself for his delay. The interest he had saved was nothing compared with the profit he had lost. In fact, at that moment he was \$1,000 behind on the deal, instead of being three or four thousand ahead, as he might easily have been. As it looked to be going higher, he offered 81 for 1,000 shares. He might have got them if the syndicate hadn't bid 81 1-8 at the same moment, and followed it up with 81 1-4. There were several sales at the latter figure. Before Bacon realized the situation, the stock was up to 82. In a great sweat he offered 82 1-8. Several traders who had the stock for sale waited for a higher bid and got it from the syndicate's man. Bacon was rattled and offered 83. He got the 1,000 shares at that price and went back to his office feeling that unless Ralph defaulted on his option, he was likely to be \$3,000 out. After Ralph's departure the syndicate's broker quit bidding and left the Exchange. Somebody started bearing the stock and it dropped to 81. When Bacon saw the drop on his tape he started to kick himself for having bought at 83. However, he couldn't help himself now as he had agreed to take the shares and must pay for them. That afternoon O. & H. took another jump and went to 86. Bacon wondered if the boy broker would call for the stock or sell his option. Ralph wasn't thinking of doing either yet. He had eight days to consider the matter. Will dropped in that afternoon. Ever since Ralph returned the pocket-book to the importer, he had been curious to learn what Mr. Mason had presented him with. Ralph had refused to gratify his curiosity at the time, but said he would let him know later on, and then he closed up and the boys went home.

Next day O. & H. went to 90. Ralph met Broker Bacon in the corridor. The trader didn't regard him with a very pleasant look.

"When are you going to call for that stock?" he asked.

"I'm in no hurry yet," replied Ralph.

"Isn't it high enough for you? You are \$10,000 ahead on it."

"I am looking to make more than that on it."

"Why don't you take it and hold it, then?"

"I'd rather you'd hold it. It's cheaper for me."

"Then you like to see me lose money, eh?" growled Bacon.

"How are you losing? I've got to pay you 80 for it, and you must have bought it around 76."

The broker made no reply. It wouldn't do for him to acknowledge that instead of making, as he had had the chance to do, he had, through de-

CHAPTER VIII.—Ralph Makes Wad of Money.

Next morning O. & H. opened at 75 1-2, and when Broker Bacon noted the fact he was in no hurry to buy the 1,000 shares. Every day he delayed was a saving of interest to him as long as the price remained down. In fact, it continued below 76 during the next five days, and Bacon rubbed his self on the back for not buying when he started to do so. Ralph did not worry about the drop in the stock, for he guessed it had been forced down by the syndicate's orders. It was only two points and a half below what he had paid for the 1,000 shares, and he was perfectly safe as things stood. He judged that Broker Bacon felt good over the decline, and he won-

lay, lost \$2,000, besides the interest since he bought the stock.

"You are the one who is making by the option. When I sell another, I'll know it," he said, in a grouchy tone.

Ralph laughed, and the broker passed on. O. & H. continued to go up till it reached 97 two days before the option would expire. About two o'clock Bessie ran in to see him.

"Are you still holding O. & H.?" she asked.

"Yes."

"Then sell it right away. The syndicate is unloading."

"Sure of that, are you?"

"Yes," she said. "I came in to tell you. Go right out and sell."

She hastened back to her office. Ralph put on his hat and went up to the little bank. He told the margin clerk to sell his stock. Seeing the veteran in the room, he asked him if he had sold yet.

"Oh, yes! I sold at 92. I made \$750. I've made more money since I've known you than I've earned in months before. That tip you gave me was the real article, and I'm much obliged to you for it. I'm going to move from the Hills House to a nice boarding-house up in the theater district just as soon as I get a new suit."

Wite then asked him how he came out himself on the stock.

"I've just sold at 97, and I'll clear \$6,000 on the deal," replied Ralph.

"Good! You deserve it," said the veteran heartily.

Ralph then went down to see Midway.

"I've got an option on 1,000 O. & H. I can't take the stock over because it would cost me \$20,000, less my deposit, to do so, and I haven't got any such sum of money. I want you to sell it for me at the best figure you can get."

Midway looked at the ticker.

"O. & H. is going at 97 1-2. I'll take it off your hands at 96 1-2."

"All right. It's yours."

"Where's the option?"

"Here."

"Transfer it to me and I'll give you my check. How much deposit did you put up?"

Ralph told him. Midway gave him his check for \$2,000, then he put on his hat and went around to see Broker Bacon, while Ralph rushed to the bank to get his money.

CHAPTER IX.—Ralph Is Nearly Clean Out.

Ralph cleared up his winnings on the deal at \$2,000. That made him worth \$25,000. As soon as he collected on the check he placed all of the money but \$1,000 in his safe, and then started for Pearl street to return that sum to the iron master, with his thanks. Mr. Mason was in the office and gave Ralph a hearty welcome.

"How has your deal come out?" he asked.

"Fine! I made \$16,500 out of the option with you, and \$6,000 out of my other deal with my own small capital."

"You've done well. Let me congratulate you."

"I shall never forget your kindness in letting me have the use of that money, Mr. Mason. It

has put me squarely on my feet. I am now worth \$25,000, and you have put the most of it in my pocket."

"I am very glad to know it. Come in and see me again. I shall always be glad to see you."

"Thank you. Drop up to my office some time and see my den."

The importer promised to do so, and Ralph went away. Next day he went to a Maiden Lane jeweler and bought a pair of diamond earrings that cost him \$300, and presented them to Bessie as a small token of his appreciation of her tact.

"Aren't they grand!" she exclaimed. "How could you be so extravagant?"

"Bessie, I consider nothing too good for you. You've put a wad of money in my pocket, and if those earrings cost me ten times what I gave for them, I wouldn't be giving you any too much," said Ralph.

She flashed a look at him that made his blood tingle, and told him she was awfully obliged to him for such a fine present. A few days afterward, when Ralph returned from lunch, he found a number of letters on the floor that had been left by the postman on his early afternoon round. One of them contained his first important order—his correspondent, whose name was George Leach, sent him a draft for \$1,000 as margin on 100 shares of D. & B. stock to be purchased at the market price. Ralph entered the order and then went around to put the matter in Midway's hands. The broker took the order from him, and during the conversation that ensued Ralph forgot to endorse the draft over to the broker, and the trailer neglected to notice that he had failed to do it until after he was gone. This omission proved a fortunate thing for the boy broker. When Ralph got back to his office he opened his safe to put his customer's signed order in it. At that moment the door opened and two men walked in. They had tough-looking faces, smoothly shaved, and were dressed in good business suits that made them look quite respectable. They advanced into the room and looked at Ralph.

"What can I do for you?" said the boy broker.

"Your name is Ralph Reynolds, I guess?" said the larger of the two men.

"Yes."

"You don't remember us, eh?"

"No, I can't say that I do. Where have I met you?"

"We are the men you got the pocketbook away from one night about three weeks ago."

Ralph was somewhat staggered by this frank admission, and he immediately sought trouble. He made a jump for his safe, seized the door and started to swing it to, but the younger of the two men sprang after him and prevented his action. The other man followed and both seized Ralph and threw him to the floor. He was quickly gagged with his own handkerchief, then the men lifted him and carried him to his chair, into which they forced him and bound him securely with a thin line which one produced from his pocket.

"See what's in the safe, Grady," said the big chap. "Be quick about it, for we've no time to lose."

Grady investigated, and found the whole of Ralph's capital of \$25,000 in bills in piles on the shelves.

"There's a load of bills here and a box of \$20 gold pieces," said Grady.

"Good! Pick up that small suitcase, dump out whatever is in it, and shovel the stuff into it; then we'll sneak."

There was nothing in the suitcase and it was not locked, the key being in a pigeon-hole of the boy's desk. The money was rapidly thrown into it indiscriminately, the gold being dumped in last. Hearing a noise outside, Grady hastily snapped the case to, but the catch only partly caught. The big fellow snatched it out of his companion's hand and both started to make a hurried exit. The two rascals started for the door. Just then it opened and Broker Midway stepped in. Startled, the man with the suitcase bumped it with his knee. It opened and the money fell out. Midway easily perceived the state of affairs, and tried to head the men off. Grady made a spring at him, seized him by the arm and swung him out of the way. The two men dashed through the door, neither aware, in the excitement of the moment, that the suitcase was open and the money was out of it. Midway rushed into the corridor and shouted, "Stop, thief!" several times. The rascals, however, vanished around the turn that led to the back stairs and were gone. Midway, aware that they had dropped their plunder, let them go, and re-entering Ralph's office, locked the door and hastened to release the boy broker from his gag and bonds.

"How did this happen?" he asked Ralph, as soon as he took the handkerchief from his mouth.

While he was cutting the cords the boy explained what had happened.

"It was mighty fortunate for you that I happened to appear just in the nick of time," said the broker, "or you'd have lost your whole capital. There's your money on the floor. Go and pick it up and see if there is any missing."

Ralph scooped the money on the desk and asked Midway to help him count it. It took them a little while to do it, and Ralph, to his satisfaction, found that his money was all there.

"What did you come around to see me about?" Ralph asked the trader.

"You forgot to endorse that draft you turned over to me and I came here to get you to do it so I could collect it."

"That was a lucky omission on my part," said Ralph, as he proceeded to fix up the matter.

"It certainly was. Why do you keep all your money in your safe? Why don't you rent a safe deposit box and put it in it—that is, the most of it?"

"I shall lose no time in doing it now," said the boy broker, mighty thankful that he had saved his money by the nearest accident. He then told Midway who the rascals were.

"You'd better phone police headquarters and give the authorities a description of those rascals. They ought to be put away for the benefit of the community."

Ralph called up 300 Mulberry street, where the headquarters then were, and told his story. The officer at the end of the wire said a man would be sent out to look for the rascals. Midway told the facts to several brokers and the news of the attempted Wall Street robbery gradually circulated. A newspaper man heard about it and came up to interview Ralph on the subject. As a consequence, the story appeared in a

late afternoon paper, and in most of the morning editions. Will heard about it from another messenger who had heard his boss speaking of it, and as soon as he got off for the day he rushed up to see Ralph. The boy broker was seated at his desk, reading a Western newspaper.

"I heard that you had a run-in with a couple of crooks in your office," said Will, bouncing in.

"You heard right." Then Ralph told Will the story. Will stayed till Ralph was ready to go home, and they went home together.

CHAPTER X.—Ralph Gets Another Fine Tip.

As Ralph was getting from a dozen to twenty letters every day, about a quarter of them containing remittances, he concluded that instead of hiring an office boy, he would get a moderate-priced stenographer to look after his office and do his typewriting. Instead of advertising for one, he went to a business school where graduates were provided with positions, and stated what he wanted.

"I'm not looking for an expert," he said. "I have very little work to do at present. I am willing to pay \$7 or \$8 to a girl to stay in the office and do such typewriting as I need. I'll rent a machine for her, and after a time, if she can better herself, I won't stand in her way."

The matter was put up to several of the girls who were waiting for jobs and three of them expressed a willingness to accept the position. The trio were marched into the room where Ralph sat and he was asked to select one of them.

"Are they all equally good?" he asked.

"Any one of them will fill the bill for you, I guess," said the man.

"Very well, then put their names in my hat and I will leave the selection to chance. I think that will be the fairest way. Each girl wrote her name on a slip of paper, folded it and handed it to the man. He dropped them in Ralph's hat. The boy broker shook them up and then picked one out. The smallest and prettiest one of the bunch proved the lucky one. The others looked disappointed, but they had no ground for complaint.

"Here's my card," said Ralph. "Report at my office to-morrow morning at ten o'clock, or perhaps you'd better make it eleven, as I've got to get a machine for you to operate. You won't have a whole lot to do at first, but that needn't worry you. You'll get your pay just the same."

Ralph then went away. The young lady's name was Dora Darling, and she was just seventeen. She appeared at the office at quarter of eleven. Ralph told her that her office hour would be from half-past nine till about four, with half an hour at midday for her lunch, which she could bring down and eat in the office, or go to a restaurant. He handed her a market letter which he had written out, and told her to make a dozen copies of it and take her time about it, as there was no race. He also dictated the address of a little boy to customers. Then he put on his hat and went out. He had a coat of colors in his pocket for Midway to execute for him. When he reached the broker's office the portly man was busy with a customer. As it was an unusually

mild day for the season, somebody had opened the window of the reception room, which overlooked a court. Ralph liked fresh air, and so while he waited for Midway to be disengaged he leaned out of the window and looked across at a bevy of typewriters in one of the offices opposite. Suddenly he heard talk in the office directly under. The top of the window was open to admit the air and the sounds came quite clear to the boy broker's ears.

"Now, Sexton, I want you to buy every share of N. & M. you can pick up on the quiet. In fact, keep on buying the stock till I send you word to stop," said a pompous voice. "Understand?"

"All right, Mr. Bates, I'll get on the job right away," replied the man who had been addressed as Sexton.

Ralph knew that Sexton was one of the important traders of the Exchange, the senior partner of the firm of Sexton, Smith & Cowper, and he also knew that Bates was the name of a big operator who was identified with various syndicates that cornered and bulled certain stocks selected by them for that purpose.

"We have succeeded in knocking the price of the stock down about ten points," went on Bates, "and the holders of it are either letting it go or are on the point of doing so, therefore you ought to have easy sailing at first. If it starts to recover, we brokers are ready to pounce on it and hold it down. You will make your purchases at the present figure or lower if you can get it. Keep me constantly informed of your progress and work quietly and with due caution."

"All right, sir. You can depend on me."

"I think I can, otherwise your firm wouldn't have been selected to do our buying," said the operator.

"We appreciate the selection, Mr. Bates."

"There are a dozen or more emissaries of other people watching me at this moment to see what I'm up to, if anything; that's why I resorted to the peculiar disguise I am wearing. I doubt if any of these spies would recognize Leonidas Bates in the feeble-looking old white-haired man who entered your office a while ago."

"Your disguise is an excellent one. I didn't know you myself when you came in here."

"No one will penetrate it, for I enter and leave my offices by a rear door that apparently has no connection with my place of business," chuckled the operator.

Bates then got up and said there was nothing further to detain him so he would take his leave. After that there was silence, and Ralph judged the two men had left the room. The boy broker, however, had acquired information that was worth many thousands of dollars to him if he made the right use of it. He intended to make the right use of it, and he did not mean to lose any time about it, either. In a few minutes he was admitted to Midway's office, and he handed that broker the orders he brought over. When those small matters were settled, Ralph said:

"What do you think about N. & M.?"

"I haven't been thinking about it. I noticed it has been steadily going down for some reason."

"It's a good stock, and has probably reached bed-rock. As I always believe in buying a good

stock when it's way down, I want you to get me 1,000 shares of it."

"One thousand, eh?"

"Yes. I'll go right over to my safe deposit box and get you the marginal deposit—\$10,000."

"I guess you stand a fair show of making something out of it," said Midway.

"Why don't you buy some yourself?"

"I don't speculate much, as a rule. I leave that to my customers."

"I suppose I'll do the same one of these days, when I get a self-supporting office. Speculating in stocks is certainly a risky game. I'm in the game to win, though, and so far I've been quite lucky."

"But you never can tell when your luck will turn."

"I'm willing to bet that it won't turn on N. & M."

"I think myself it's a good time to get in on that stock. It is liable to begin to recover at any moment."

"That's why I'm after it," said Ralph, rising.

He was back again inside of twenty minutes with his money, and the deal was put through. Midway went over to the Exchange and had no difficulty in buying 1,000 shares for Ralph, at the market price of 65. On his way back to his office Ralph met Broker Bacon. He wished he could buy another option from the trader, but he knew better than to suggest such a thing.

"I'm looking for N. & M.," he said. "Got any?"

"Yes. How many do you want?" asked Bacon.

"Fifty thousand, more or less," laughed the boy broker.

Bacon didn't laugh. He never felt like laughing when he saw Ralph.

"I can let you have any part of 1,000," he said.

"For how much?"

"Sixty-five and an eighth."

"I don't like fractions. Make it 65 and I'll take the 1,000 on a ten per cent. margin."

"Want it for yourself, I suppose?"

"Yes."

"Call at my office in half an hour and I'll fix you up," said Bacon.

Thirty minutes later Ralph was on hand with \$10,000 in cash.

"I'm making this deal with you because I made a good thing off you on the option transaction, and I know you feel sore over it," he said to Bacon.

"Humph!" ejaculated the broker, as he counted the money.

"I'm doing the fair thing to put a little commission in your way."

"I suppose you think because N. & M. has been going down that it will turn right around and go up again?"

"When a stock is down pretty low, it ought to go up within a reasonable time."

"It ought to do lots of things," growled Bacon.

"I think so well of N. & M. that I'd be willing to buy an option——"

"You won't buy any option from me, young man!" snorted the trader.

"You wouldn't sell a ten-day one at 70, would you?"

"How much? Seventy? I'll do that."

"I thought you would; but I don't want it."

IN THE GAME TO WIN

"Then why did you suggest it?"

"Just to see whether you were out of the option business or not."

"Huh!" exclaimed Bacon. "There's your memorandum."

"You can sell this when it reaches 90."

"What! Ninety! When do you expect it will reach ninety?"

"Some time before Christmas."

"I guess so. If it goes to 70, you'd better sell quick."

"Think so? Why, I'd only make \$5,000 on it."

"How much do you expect to make?"

"All I can."

"If you make five or six thousand you'll be doing well."

"If I don't make three times that, I'll be disappointed," said Ralph, getting up and saying good-by.

A few more letters were awaiting the boy broker when he got back to his office. Miss Dora had finished her work and was waiting for something else to do. Ralph read the letters and dictated three replies, then he took up a Western mining paper and began to read. At half-past twelve Dora went to lunch. She was barely gone when a visitor came in.

"How do you do, young man!" said the caller, who had a rough, woolly look, and Ralph began to wonder if he was up against another crook in disguise—a friend, perhaps, of the other rascals.

"How do you do! What can I do for you?"

"Are you the boy broker of Wall Street?"

"Why do you ask that question?"

"Because I've heard considerable about you, and I was curious to see whether you looked to be a smart young fellow."

"Now that you see me, what do you think about it?"

"I think you'll do."

"You think that, do you?"

"Yes. I'm looking for a broker to do some business for me."

"You won't have to look very far in Wall Street for such a person."

"I know it; but I am particular as to the person I intend to give a commission to. Now you haven't been long enough in business for the brokers to know you except by name, so I think you'll suit me."

"Well, I'm ready to do business for you or anybody else for the regulation commission."

"Well, to begin with, my name is Bud Sawyer."

Ralph nodded.

"I'm interested in securing whatever Red Dog mining stock is floatin' around Wall Street. There are supposed to be about 80,000 shares. I want to buy all you can find for me on the quiet. There are reasons why it should not be known that I'm after it. Will you take the order?"

"Like a bird, but I shall want a sufficient deposit to guarantee me against any failure on your part to take the shares after I get them."

"Red Dog is going at 25 cents. I'll give you \$15,000 in advance. That will cover the purchase of 60,000 shares. If you find any more, take them and send me word. I am stopping at the Astor House."

"All right, Mr. Sawyer. I'll attend to the business for you with neatness and dispatch."

The stranger produced the money, received a receipt for it, and signed an order for the purchase of any part of 30,000 Red Dog Mining Co. shares. Then he went away, and Ralph shook hands with himself over his first important customer.

CHAPTER XI.—The Attack in the Dark.

As there was \$300, and perhaps more, commission in the order he had just received, Ralph naturally felt good. He would probably be able to buy the stock himself without the intervention of another broker, and he waited for Dora to get back so he could get a hasty lunch himself and then get on the job. The girl turned up in fifteen minutes and then Ralph put on his hat.

"If any visitors should call, tell them I won't be back before four o'clock," he said.

He first called on Bacon before going to lunch and asked if he had any Red Dog shares.

"Yes. I've got quite a block. How many do you want?"

"Have you got 5,000?"

"Twice that."

"How much are you asking—the market?"

"Take all I've got and you can have them for a quarter."

"All right. When will you deliver them?"

"Right away, if you want."

"Fetch them in to my office now and I'll pay you for them."

"Are you going into mining shares, too?"

"I'm dealing in anything there's money in—that is, anything connected with Wall Street."

Ralph returned to his room, wrote a receipt for \$2,500, and took the money out of his safe. Five minutes later Bacon came in with the certificates.

"It's my place to have these transferred to your name before delivery," he said, "but as long as you want to attend to that yourself, here they are."

"All right. Here's your money," said the boy broker, pushing the receipt toward him to sign.

Ralph had orders from his customer not to have the shares transferred to his name until he had gathered in all he could find, then he was to send the whole batch of certificates to the office of Duncan & Co., who acted as transfer agents for the Red Dog Mining Co. Sawyer had his private reasons for this procedure and, of course, Ralph had to do as he was told. The boy and the broker went out together, after Ralph had locked the certificates up in his safe, and they parted in the corridor. Ralph visited three other mining brokers in the building, but none of them had any Red Dog stock. After lunch he began a tour of the mining brokers' offices and picked up some 15,000 shares by three o'clock. The certificates were to be delivered C. O. D. at his office around four o'clock. He called on Midway next and asked him if he knew anybody who had Red Dog stock.

"Are you buying mining shares, too?" asked Midway.

"Why not? I have got a customer who wants a few thousand shares, and I am trying to pick them up myself to save commission."

"A customer left 5,000 with me this morning, but I haven't sold them yet."

"I'll take them," said Ralph.

"Very good. Who shall I have them transferred to?"

"You needn't bother about that. Send the certificates as they are. I'll pay you for them tomorrow."

"Well, I've got half of 60,000 so far," thought the boy broker. "I hope to get some more by four o'clock."

He bought 5,000 more and then returned to his office after stopping at one other trader in the building without result. No visitors had called during his absence, except Midway's messenger, who left the certificates of Red Dog. The rest of the stock began coming in and he paid for it. Several more letters had been left for him. He dictated answers and then let Dora go, after she had typewritten them. Next morning, when the girl came, he dictated a new market letter from notes he had made, and leaving her to write some twenty copies of it, with half a dozen letters he had dictated, he went out to find some more Red Dog stock. By three o'clock he had bought and paid for 20,000 more, making 55,000 altogether so far. He dictated a note to Bud Sawyer, telling him what he had done to date, and when Dora had typewritten it, he called an A. D. T. messenger and sent it to his customer at the Astor House. Next morning Sawyer called on him about ten.

"You've done very well, young man," he said.

"I shall try for the rest to-day."

"Do so, and let me know how you succeed."

Sawyer remained about half an hour and then he and Ralph went out together. The boy broker spent the whole day trying to find more Red Dog, but the best he could get was 1,000 shares. It took him two days more to complete the 60,000. There were about 12,000 more shares held in the East, but Ralph couldn't locate them, and told his customer so. He gave orders to several Curb brokers to look for it, but without success, though thirty cents a share was offered for it. Sawyer came to the conclusion that out-of-town people had it, and gave it up. He settled the commission for the 60,000 shares with Ralph, and the boy sent the stock to Duncan & Co. to have it transferred to six different people whose names Sawyer furnished him with. That evening, as Ralph was finishing his supper, there came a ring at the bell. One of his sisters answered it. A man with a slouch hat and his collar turned up stood on the stoop. He asked if Ralph was in.

"He is," replied Grace Reynolds.

"Tell him I want to see him."

"What is your name?"

The man hesitated and then said it was Jones.

"I'll tell him," said the girl, shutting the door and returning to the dining room.

"I don't know anybody named Jones," said the Wall Street boy, when his sister told him who wanted to see him. "What does he look like?"

His sister described the man.

"What does he want with me?"

"He didn't say, and I didn't ask him."

"I suppose I've got to see him," he said, so he went to the door.

"Well, sir, what do you want with me?" he asked.

"I'm one of the janitors in the Clayton Building, or I was till to-day when the head janitor

fired me. I am getting the tenants to sign a petition asking the superintendent to put me back. Will you sign it?" and he pulled out a sheet of foolscap to which a number of names were attached with a lead pencil.

"I don't know why I should. You may have been discharged for cause. What is your name? I'll ask the janitor about the matter to-morrow."

"Then you won't sign this paper?" said the visitor.

"I'd rather not," replied Ralph.

As he spoke the man seized him by the arm and suddenly pulled him outside.

"I've got him, Grady!" he said.

Another man appeared from behind the corner of the house and rushed forward. Ralph struggled to release himself, but the first man, the bogus janitor, had him by the throat.

"Rap him on the head, Grady, and then we'll see what he's got in his pockets. Hit him a good lick so as to put him out of business. The door is open and we'll go through the house."

Grady struck at him with his slung-shot. The instinct of self-preservation caused Ralph to draw back suddenly. He was a strong boy, and he pulled the man who had hold of him with him. The result was the rascal caught the blow intended for the victim. His grip released on the boy's throat and he went down, completely knocked out. Grady was aghast at the sudden change of affairs. Before he could recover, Ralph sprang upon him and tripped him up. The weapon fell out of his hand. The boy broker, however, found he had no easy job on his hands. The fellow made a desperate effort to throw Ralph over and turn the tide of battle in his own favor, and the boy had all he could do to prevent him getting the upper hand. At that instant another person appeared on the scene. This was Will Sheridan, who came to call on Ralph. He was astonished to see the struggle going on at the door of his friend's house, and in the darkness could not make out who the combatants were.

"Hello! What's all this?" he said.

Ralph recognized his voice.

"Help me secure this chap, Will," he said.

That was enough for the newcomer. He pitched in and between them they captured Grady and tied his hands with a handkerchief. Then Ralph struck a match and looked at the faces of the two men. He recognized them at once.

"These are the men who attacked the importer and who tied me up in my office and narrowly missed robbing me," he said.

"Is that so?" said Will.

"Yes. Run to the corner drug store and telephone for a couple of policemen to come and take charge of them."

Will lost no time in doing it, and while he was away Ralph mounted guard over the prisoners.

"A patrol wagon will be sent right away," said Will, when he got back.

"All right. These fellows will get what is coming to them, after all," said the boy broker.

Then he told Will the facts immediately preceding the fight with the men.

"I came within an ace of getting knocked out," he said, showing his friend the weapon Grady had tried to use on him, but hit his pal with it instead. "They intended to enter the house and clean us out after they had fixed me. There was

nothing to stop them, for the door was open and all they would have had to have done was to walk in and go upstairs. The folks are in the back of the house and wouldn't have heard them."

"You had a mighty narrow escape," said Will.

In a little while the patrol wagon rattled up and its appearance aroused the neighborhood, and considerable excitement ensued. Mrs. Reynolds and her daughters were greatly startled when they learned what had happened. The boys went to the station in the patrol wagon, and Ralph made the charge against the prisoners. He explained that the men were also wanted for the robbery of John Mason, the Pearl street importer, and also for the attack on himself at his Wall Street office. The rascals were locked up and Ralph promised to appear against them at the Tombs police court in the morning. The two boys then returned to the Reynolds' cottage.

CHAPTER XII.—Traps Set for the Boy Broker.

Mr. Mason was notified by a policeman at his residence of the capture of the crooks, and he said he would be at the court, too. Ralph was already present when he arrived, and the boy called him to a seat beside him. The importer had read in the morning paper how Ralph, assisted by his friend, had captured the men in front of his home. It was quite clear the rascals had called to make another attempt to get even with the Wall Street boy. This time they met with their Waterloo, and the magistrate held them for the action of the grand jury. Ultimately they were tried and convicted for assault and highway robbery and sent up the river, with two other indictments waiting over their heads, so that the chances of them doing twenty years' time altogether before they got free was good.

Several days elapsed, and then N. & M. began to advance by degrees. It attracted no special attention till it reached 70 and then speculative traders took hold of it and for several days the syndicate allowed them to buy and sell it to suit themselves, with a little boost from their brokers once in a while. The price went to 75 during this interval, which put Ralph \$10,000 ahead on each of his deals. Then one day it took a meteoric jump to 80 and the Exchange took more interest in it than ever. The general public also caught on, and it had the call over all the others on the list. During the next few days it ascended to 85. Ralph had no idea how high it might go, but with \$40,000 profit in sight he decided it was time to cash in, and let others fight for the last dollar. Accordingly, he notified both Midway and Bacon to sell him out. They did so at once.

"You struck luck this time," said Midway, when he handed Ralph his check for the \$30,000 coming to him.

"That's what I like to strike," replied the boy broker complacently.

He said nothing about his equally profitable deal through Broker Bacon, as he didn't believe in telling all his business, even to his friend Midway.

"You must be worth pretty near \$50,000," said the broker.

"I'm worth more than that, Mr. Midway."

"Are you? So much the better. You are doing fine for a boy, or a man, for that matter."

"Yes, I'm holding my own, all right. I commenced business on \$3,000 a few months ago, so I have no complaint to make at the way Fortune is treating me."

"I should say not. You are getting quite a number of mail-order customers, also. One of these days you'll have a business as good as any of us."

"That's what I'm aiming for."

"It's really wonderful how you came to strike a stock that was going to be boomed," said Midway.

"Well, I happened to find out that Leonidas Bates was interested in it."

"The dickens you did! How did you learn that?" asked Midway, in surprise.

It was a well-known fact in Wall Street that Mr. Bates was a Sphinx, and that it was next door to impossible to penetrate his operations.

"By the underground route," laughed Ralph.

"I guess you're joking. You're the first person I ever heard say that he was able to learn anything about Mr. Bates' operations. There isn't a shrewder man in the Street. He is invariably successful, because he seems to be able to carry out whatever plans he originates. There are men paid to watch his movements all the time, but I have yet to learn that they have learned anything that throws any light on Mr. Bates's tactics."

"Then I am a better detective than the paid ones, for I've learned something about the gentleman that his opponents would pay some thousands of dollars to know."

"You have? What is it?"

"I couldn't tell even you, Mr. Midway. It wouldn't be fair. I discovered the fact by accident. I know just how Mr. Bates throws the opposition off the scent. If I gave it away, it would seriously embarrass the gentleman. He and his associates would probably lose many millions of dollars before he woke up to the reason."

"Well, Reynolds, if you have found out something important concerning Mr. Bates, I guess you're right in keeping it to yourself. The fact that you have already gained something through that knowledge is an additional reason for keeping mum. I shall be careful not to mention what you have told me, for if it was suspected that you had a line on Leonidas Bates, there are dozens of men in the district who would try their utmost to bribe you to tell what you claim to know."

Ralph nodded and, getting up, said it was time for him to go. He went directly to Bacon's office to get a settlement with him.

"It seems to me you are an uncommonly lucky young man," said Bacon, as he handed the boy broker his check. "This is the second coup, to my knowledge, that you have made within a short time. Have you means of private information, or is this luck of yours founded upon pure guess-work?"

"I think I told you that my principle is to buy a stock when it is low and then trust to luck. If you can buy a stock as low as it's likely to go, a ten per cent. marginal operation is fairly safe," replied Ralph.

"That's all very fine in theory, but it isn't easy to practice."

"I'm practicing it to the best of my ability."

"When you bought that option of me, you had some substantial advance knowledge of how the cat was going to jump. Don't tell me that you didn't. You wouldn't have agreed to pay three points in advance of the market if you didn't know that a boom was about to take place."

"Whether I did or did not is a matter I'm not saying anything about. In any case, I took my chances, and you yourself know that even if a person has a tip, speculation in Wall Street is largely a matter of chance."

That was all Ralph had to say, so he got up and bowed himself out. The news began to get around Wall Street that the boy broker up in the Clayton Building was making money at a lively rate. Who started the ball rolling never came out, but evidently somebody did, and a number of traders began to feel a strong interest in Ralph's bank account, or what was equivalent to his bank account. A broker named Fry, who was something on the Bacon order, dropped in to see the phenomenon one afternoon.

"Say, young man, I've heard a good deal about you," he said, after introducing himself.

"Have you? I didn't know that any one was interested in my movements."

"I know a dozen people who think you must be something out of the ordinary."

"What is there out of the ordinary about me?"

"The fact that you are a broker and successful speculator at your age."

"On what ground am I supposed to be a successful speculator?"

"Somebody who knows must have given the information out."

"I don't believe anybody knows my business. Whether I've made or lost money since I opened up this office, I've kept the fact to myself."

"Well, we won't discuss that. I came up to see if you'd join me in a deal in a certain stock."

"What's the name of the stock?"

"I'll tell you if you agree to stand in with me on it."

Ralph shook his head.

"I never go it blind," he said. "If I passed my word to go in with you, I'd have to keep it, even if I didn't take much stock in the deal. No, sir, I don't do business that way. I want to know beforehand what I'm likely to be up against."

"But I have a tip on this deal, and I can't afford to give it away without some assurance that you will identify yourself with me."

"Then you'd better try somebody else."

Broker Fry tried hard to change Ralph's attitude, but did not succeed. The boy broker had his own method of doing business, and stuck to it. Broker Fry's tip might or might not be a first-class one, but he wasn't going to take any chances on it. In fact, he didn't care to pool his interests with another party. At least, not with a man who was a complete stranger to him, as Fry was. He was a wary lad—wary of the traps that he knew brokers set for those they fancied were not so smart as themselves. So Fry went away disappointed, as well as convinced that Ralph was nobody's fool. Other traders visited the boy broker with the same end in view—the desire to get some of the three

he was reputed to have made out of lucky ventures in the market. But they couldn't interest him in the various schemes they proposed. One broker had the nerve to tell Ralph that his object in calling on him was purely philanthropic. He said that he took a large interest in boys, smart boys, both collectively and individually. He was extremely anxious to be allowed the privilege of making Ralph's fortune. All the boy had to do was to advance \$50,000 and he would do the rest. Ralph declined his kind offer, with thanks. He told the gentleman that he didn't want anybody to make his fortune—he felt abundantly able to attend to that matter himself. He was perfectly satisfied with the progress he was making toward that end, and expected to continue along the same lines. The broker went away without having made any impression on the boy. Another broker introduced himself by coming in and asking if he had any A. & C. shares.

"No, sir, I haven't any."

"Sorry to trouble you," said the broker, going out, and dropping a sheet of paper on the floor.

Five minutes later Dora noticed the paper, picked it up and handed it to Ralph.

"Where did you find that?" asked the boy, looking it over.

"On the floor, sir."

"The gentleman who was just in here must have dropped it," said Ralph.

The reason he felt sure of that was because the paper referred to A. & C. It was apparently a tip from the secretary of the company, saying that a syndicate had been formed to boom it, and advised the broker to get in on it with both feet. Ralph read it over and considered it for a while. He had his suspicions that the paper was a trap dropped for his special benefit. Whether it was or not, he didn't intend to make any use of the information it contained. He dropped it into his waste-basket and turned his attention to other matters.

CHAPTER XIII.—Ralph Saves Wealthy Widow.

Next day he received a letter from his Western customer, Bob Sawyer. After telling Ralph that his crowd had won out and was in control of Red Dog, he said that if the boy broker wanted to make a good thing he should start right in and buy as much Yellow Jacket as he could afford.

"You must do it quick, though, for the news of a strike in the mine will soon be made public and then you'll lose the cream, as the price will jump up from twenty cents to possibly forty, if not fifty," he wrote. "You can depend on this pointer as being perfectly genuine and sure to materialize. I hand it to you because I take an interest in you as a smart young trader, and wish you well."

Ralph had sized Sawyer up as a decent kind of man, and he was willing to place confidence in his tip, so he went right out and looked for Yellow Jacket. In two days he bought 40,000 shares at an average price of twenty cents, and on the third day the news of the strike came out and the stock rapidly advanced on the Curb to thirty-five cents. Two days later it was up to fifty cents, and Ralph sold out in lots of 10,000 shares and made a profit of \$12,000. He wrote to Saw-

yer, telling him that he had taken advantage of his pointer and made a good thing out of it. Thanking him for the favor and congratulating him on having been elected to the presidency of the Red Dog Mining Co., he concluded by saying that if ever he could do anything for Mr. Sawyer it would afford him much pleasure to place himself at his service. Ralph's capital now footed up nearly \$80,000, and his mail-order business was slowly increasing. A week after he wrote to Sawyer he received a reply from that man. After telling Ralph he was glad to learn he had made money out of his pointer, he went on to say that the Red Dog company was going to make a change in its New York transfer agent, and offered him the appointment as representative of the mine in Wall Street. Ralph was glad to accept it, for it would add to his importance, and probably serve to draw custom to his office. It was clear that Bud Sawyer took a friendly interest in him or he wouldn't have put such a chance in his way. In due time he received his appointment, and Duncan & Co. delivered over to him all books, papers, and other documents connected with the New York office of the mine.

Ralph got a painter to put the name of the mine on the door of his office, and had a circular printed notifying all the mining brokers of the change, which he mailed to them for their information. Shortly afterward a new issue of Red Dog stock was put on the market to provide for the purchase of new machinery so that the mine could be worked to better advantage. A portion of this stock was sent to Ralph to sell at twenty-five cents a share. He advertised it in the Wall Street papers and soon disposed of it. The boy broker was now generally recognized in Wall Street as a person of some importance. A certain class of traders continued to set traps to catch him unawares. They sent him tips, or called on him with good things they wanted him to go into with them, but they failed to catch him. Ralph had the bump of caution well developed. Now that he had a bunch of money, he guarded it with great care. While he knew it was hard to keep it, he was also aware that it is mighty hard to keep it unless you keep a good hold on it. One day in the spring he accidentally learned that a clique of big brokers had been formed to corner and then boom a Southern railroad named S. & S. He set about quietly investigating the matter, and when he was satisfied that his information was correct, he carried \$50,000 around to Midway and told him to buy 5,000 shares of the stock right away.

"Is this a tip you're working on?" asked the broker.

"Well, it's next door to one," replied the boy broker.

"Is Leonidas Bates behind it?"

"I don't know that he is. He might be for all I know to the contrary."

"I suppose you'll make another coup out of this," said Midway. "Your luck is phenomenal."

"I never shout before I'm out of the woods," answered Ralph. "I may slip up on this deal before I get through with it, but from present appearances it looks mighty good to me."

Midway got the shares in small lots from different brokers, for an average price of 58, and hypothesized them at his bank as fast as he took

them in, for he had now capital enough to swing the deal wholly by himself. In the course of a week S. & S. commenced to move upward. The advance attracted no especial attention until 65 was offered for the stock, for all shares were rising on a buoyant market. Then brokers began to deal in it at a lively rate, and the Lambs got in on it in connection with other stocks. Inside of two days more it went to 70, and there was always a crowd around the pole, buying and selling it. Ralph let out 1,000 shares at 70, making a profit of \$12,000 on this fifth of his holdings. S. & S. continued to advance, and when it reached 75 he sold 2,000 more, which added \$34,000 more to his winnings. Finally he got rid of the rest at 78, clearing \$40,000. His total profits on the deal were \$86,000. That raised his capital to a little over \$160,000. None of the brokers, however, heard about his latest success, or another bunch of them would have been buzzing around his ears with new schemes for helping to swell his hoard, with an eye to their own profit. However, a number of bull traders had been canvassing the prospect lately of getting a haul out of him.

"He's only a boy," said one of them, named Fox. "I don't see why we can't do him up."

"Several persons have tried already and failed to reach him," said another trader named Wiley.

"That's no reason why we shouldn't," said Fox.

"What scheme can we get up?" asked a third broker, named Day.

"I've heard that he's inclined to deal in options on a stock when he thinks there is a good thing in it. Now, my idea is that we try to buy an option from him on Darien Central. That's a little road that stands high in the market."

"How could we manipulate the price of that road without cornering the available shares, and we haven't got money enough to do that?" said Day.

"There are only 20,000 shares of it out on the market, the other 80,000 are held by the officers and the security bank," said Fox. "We'll get up a pool among our friends and corral most of the twenty thousand, and then we'll offer Reynolds a good living for an option on 10,000 shares. He'll probably bite, and as soon as the deal is made he'll go out and try to buy in the stock at the market price so as to have it ready for delivery when we call on him for it. If we have most of the stock he won't be able to get it for love nor money. Then we'll force the price way up out of sight and he'll have to settle with us on our own terms."

"That's a pretty scheme, Fox, but suppose after we have gone to all the trouble of laying the trap he won't walk into it?"

"Then we'll boom the stock, anyway, and make a big profit. There are two strings to it, either of which will land us a large profit."

After considerable argument the three brokers decided to adopt it and interest their friends in it so as to get the necessary capital to make it a success, no matter which string they pulled. They went quietly to work and soon interested seventeen others in the combine. Each man was to put in \$10,000, which would give a banking of \$2,000 to begin with, and then they intended to hypothecate the shares in fact as to their bank, and as it was really gold-edge security, they

expected to raise seventy per cent. on them, which would give them a large additional margin of capital to work with. The money was to be paid in as needed, and with Fox as manager of the enterprise, the game was got under way. It happened about this time that the widow of the late president of the Darien Central decided to sell her holdings in the road. She owned 20,000 shares, the market value of which was 90, or \$1,800,000. She took a cab and rode down to Wall Street to call on a firm of brokers she had been an old firecracker he had found in front of the vehicle at her destination a bootblack exploded an old firecracker he had found in front of the horse. The animal was so startled that he sprang forward, and the lady was thrown violently backward. At that moment Ralph came along and making an agile spring, he caught and saved her from a serious accident. The widow was badly frightened, but did not wholly lose her presence of mind. After recovering her self-possession, she decided to express her gratitude to the boy.

"You are quite welcome, madam," he said politely. "I am glad to have rendered you a service."

"What is your name?" she asked. "Mine is Mrs. Bradford."

Ralph told her.

"You are employed in this neighborhood, I suppose?" she said.

"No, ma'am; I am in business for myself. Here is my card."

She looked at it.

"What! Are you a broker?"

"Yes, ma'am."

"How long have you been in business for yourself?"

"About eight months."

"Are you doing well?"

"I think so. I started in on \$3,000 and now I'm worth over \$160,000."

"Is it possible! You must be smart. Do you know, I've a great mind to give you the order I came down to execute. It would be a good way for me to show my gratitude," she said.

"I should be delighted to execute any commission you have to give, Mrs. Bradford," said the boy broker.

"Then I will do so. Will you show me to your office?"

"With pleasure. Come with me."

He led her into the building in front of which the cab had stopped. The elevator took them up to the fourth floor, and then he showed the lady into Room 425. When she told him that she had 20,000 shares of Darien Central to dispose of he was astonished and delighted. The commission on such a sale would amount to \$2,500, and he knew he could easily sell the stock. He took the order, and Mrs. Bradford left her address with her private phone number, and after a pleasant chat, during which she invited him to call on her at her home, for she was greatly taken with his good-looking, business-like face, and wanted to know him better, she went away. Ralph put the certificates in his safe and went out to call on various brokers with whom he was acquainted to try and sell them direct. He met Midway on the street and told him about the lady and the order she had given him.

"You'd better hold on to that stock a few days, Reynolds," said Midway.

"Why?"

"I've learned that a bunch of brokers, headed by Walter Fox, have combined to corner the shares."

"Is that so?" said Ralph, surprised.

"So I understand. They anticipate an easy job, for there are only 20,000 shares on the market altogether, and they have not the least suspicion that any of the insiders are thinking of putting out their holdings. When they have cornered the visible supply and put up the price, you can knock the combine into a cocked hat by dumping the lady's stock suddenly on the market at top figures. They won't be able to take all of it in, and the bunch will be driven to the wall. The coup will give you such a reputation in the Street that you'll have customers running into your shop by the wholesale. It is the best thing that could happen to you."

Ralph saw the probable advantage the situation had for him and he decided to hold back the stock. It would be necessary, however, to confer with his fair customer on the subject, for she expected an immediate sale. He decided to call on her and tell her that from what he had learned he believed it would be decidedly to her advantage to let him delay the sale for maybe a week. So that afternoon after business hours he took a train uptown and got off at the station nearest to her home.

CHAPTER XIV.—Beating the Wall Street Bulls.

Mrs. Bradford lived in a fine, tall, brownstone front house on Madison avenue. Ralph was admitted by a French maid and sent up his card. The maid returned in a few minutes and showed him up to the sitting-room on the second floor. The lady welcomed the boy broker very graciously, saying she was glad to see him again so soon. Ralph explained the object of his visit.

"You think it will be to my advantage to hold it for a week or ten days?" she said.

"I do. I've got word that a bunch of brokers have combined to boost the price of it. Of course I cannot guarantee the accuracy of my information, but I believe that it would be good judgment not to sell your shares for a few days, at any rate, until you see how the cat is going to jump," said Ralph.

"Very well, Mr. Reynolds; I leave the matter entirely in your hands," said the widow.

"All right, Mrs. Bradford; I will see that your interests are taken care of."

Ralph remained a few minutes longer and then took his leave. Three days passed and then Broker Fox called on the boy. Ralph had not met him before, but when he introduced himself as Walter Fox, the boy broker looked at him curiously and wondered if Fox had learned in some way that he had 20,000 shares of Darien Central to sell when he got ready to offer it.

"I understand that you deal in options, Reynolds?" said Fox.

"Who told you that?"

"Well, perhaps I ought not to tell the gentleman's name, though I don't see that it greatly matters. However, you do deal in such things, don't you?"

IN THE GAME TO WIN

"I bought an option some time ago from a certain broker and made a good thing out of it, but that is the whole extent of my option business."

"Would you care to sell a ten-day option in Darien Central if I made it an object for you to do so? I want the stock badly, but my funds are so tied up for the next eight days that I can't move hand or foot."

"I don't know as I care to sell an option on any stock," said Ralph.

"Darien Central is going at 90. I'll agree to pay you 95 for it ten days from now. I want 10,000 shares. That is practically offering you a premium of \$50,000 for the accommodation."

Fox's proposition was certainly a very tempting one, and ordinarily the boy might have been caught by the lure, for he had enough money to swing such a deal by having Midway hypothecate the shares for him with his bank for, of course, if he made the deal he would purchase the stock, or try to do so, right away. But Midway's information that Fox and his associates ought to have an easy time cornering the greater part of only 20,000 shares that were on the market made Ralph wonder why his visitor was willing to pay such a high price for the stock. He immediately suspected that there was something behind it—some trap to catch him napping.

His alert mind suggested the truth—that the Fox combine had already largely cornered the shares in question, and if he sold such an option it would be impossible for him to buy the necessary shares to protect himself, and that would put him at the mercy of the combine. Then it occurred to him that he could fall back on Mrs. Bradford's stock. He could buy in half of her shares and thus protect himself. Thus he could turn the tables on the combine so far as he himself was concerned, but in doing that he would place 10,000 shares of Darien Central in Fox's

hands for 95, when it would probably be worth \$10 or \$15 a share more. The combine would be able to sell it and reap a harvest, anyway, even if they were disappointed in trimming him. No. Midway's suggestion that he hold back the widow's stock and dump it on the market at a critical moment, for the combine would be the best way to beat the wily bull operators. So Ralph declined to sell the option that Fox wanted. Fox then tried to get him to sell one for 5,000 shares, saying that he would endeavor to get another broker to stand for the other 5,000. Ralph said he'd think it over and let Fox know next day. So the wily trader went away, hoping that the boy broker would bite at half of the trap. Ralph called on Midway to tell him about Fox's propo-

"It's a trap to catch you. You couldn't buy the stock now in the market to save your life, I'll bet. Still, there are Mrs. Bradford's shares, that Fox has no idea are about to be turned into circulation. You could get them and disappoint the schemers."

"I wouldn't disappoint them a whole lot if the stock was worth 110 or higher, when they called on me to deliver. They would only have to pay me \$5 for it. The best way is to follow the plan you suggested. Let them go ahead and boom the stock and when they start to sell I can throw the lady's shares in blocks of 5,000 on the market and do them up," said Ralph.

Midway nodded.

"It's a good way to get back at them for seeking to put you in a bad hole," he said.

"Mrs. Bradford has left the disposal of her shares entirely to me. Their real value is about 90, what the stock is selling at now. If the Fox bunch drive the price above par she'll be a large winner."

"Why don't you buy in half from her at 90? That will give you a chance to divide the extra profit with her. You are entitled to it, I think, for she was willing to sell the whole block at the present market."

"No," said Ralph, "I can't do that. It wouldn't be what I'd call a square deal. She is trusting the outcome to me, and I mean to treat her fair."

Next morning the boy broker sent Fox word that he had concluded not to sell the option asked for. Fox was disappointed, but if the boy wouldn't bite, he could not make him. He reported to Wiley and Day, and they were also disappointed.

"It would be a great satisfaction to rip that young fellow's bank account up the back," said Wiley, "but we'll have to postpone the operation for the present."

The three then made their final plans for booming Darien Central, for they had succeeded in buying 17,000 of the 20,000 on the market, and expected to win about a third of a million to divide with their associates. In a few days Darien Central began to go up and soon reached 95. The rise brought out the rest of the stock, and now they calculated that they had a clear field before them. Three days later the price was up to par. It closed on Saturday noon at 102. On Monday the boom was on in earnest, and the Fox interests sent it up to 110 by noon. That caused considerable excitement in the Exchange.

The brokers soon found there was none to be bought, which showed that the stock was cornered. At two o'clock Fox bid 115 for any lot of 5,000 shares. He did not fear any would be offered. But he got a big shock when Midway, acting for Ralph, offered him what he asked for. He had to take it in to save the combine, though the purchase was bound to eat up over \$100,000 of the estimated profits. He didn't bid any more, but retired to consult with Wiley and Day about cashing in. When he came back, Midway offered him another 5,000. He nearly had a fit, but he accepted rather than let it be thrown on the market. When Midway offered him the third block he threw up his hands, for he knew the combine couldn't pay for it. Then Midway offered it in 1,000 lots at 115 down to 110. He sold the balance at an average price of 100, on a rapidly falling market.

When the Exchange closed, Darien Central was down to 92, and the Fox combine was up against the wall. Most of them had to leave their seats to settle with Ralph. Mrs. Bradford made over \$350,000 extra through the boy broker, and she expressed her satisfaction by making him a present of \$50,000, besides his commission. Thus the boy who was in the game to win was now worth over \$200,000, and had made a coup of his life by beating the Wall Street bulls.

Next week's issue will contain "A BORN SALESMAN; OR, A YOUNG MONEY-MAKER ON THE STAGE."

CURRENT NEWS

CRIPPLE ON JOURNEY

From Long Beach to San Francisco in a wheel chair is the unique stunt being undertaken by E. E. Davids of No. 1608 Woodside Avenue, Los Angeles, who reached Santa Barbara the other day in his odd conveyance. Davids is sixty years old and a cripple. He covered the entire distance between this city and Long Beach in his wheel chair propelled only by his hand power. Davids left Los Angeles Sunday, Aug. 15, and averages about seventeen miles a day. He figures a month to make the trip. He is making the trip, he says, to demonstrate the kind of roads to be found in California, because nowhere else could a trip like this for nearly 500 miles be made, according to Davids.

SEEING LIGHTNING STRIKE

One July a scientist had the unusual fortune to see a bolt of lightning strike an isolated cottonwood tree about a quarter of a mile away. The shaft appeared as a superb column or shaft of light about four hundred or five hundred feet high and eight to twelve inches in diameter, perfectly straight, vertical and steady. The shaft was white, with its base tinged with red. This column seemed to stand between two diverging trunks of the tree, and lasted about two seconds.

Afterward the scientist found that one of the two trunks of the double tree had its bark stripped off in the shape of a ribbon six inches wide and two yards long. The other trunk showed two furrows beginning ten feet above the ground. They looked as if they had been ploughed by a piece of steel. There was no sign of fire.

DOES THE AIR SURROUNDING THE EARTH MOVE WITH IT?

This is one of the old puzzling questions which many a high school student has had to struggle with to the great amusement of the teacher who asks for the information and such other scholars who have already had the experience of trying to solve it.

To get at the right answer you have merely to ask one other question. If the air does not revolve with the earth, why can't I go up in a balloon at New York and stay up long enough for the earth to revolve on its axis beneath me, and come down again when the city of San Francisco appears under the balloon, which should be in about four hours? If that were possible, travel would be both rapid and comfortable, for then we could sit quietly in a balloon while the earth, traveling beneath us, would get all the bumps.

The atmosphere surrounding the earth moves right along with the earth on its axis. If it were not so, the earth would probably burn up—at least no living thing could remain on it—since the friction of the surface of the earth would develop such a heat that nothing could live on it.—The Book of Wonders.

NEVER WENT TO SCHOOL A DAY

Horatio Sherman, eighty-six years of age, who lives in Red Hook, N. Y., has never attended school one day in his entire life, and this in cultured County of Dutchess, within twenty-one miles of Poughkeepsie, known as the "City of Schools."

A visitor, seeking information from Sherman, who is one of the oldest inhabitants of the county, queried as to how he had escaped being sent to school.

"Well," said the aged man, "when I was young poor people couldn't go to school for nothing like they can do now, and my people were poor."

The old man left home when he was ten years old and did farm work, earning his own living. He has worked all his life, and since his wife died, ten years ago, he has done all the housework, including washing, ironing and cooking.

Sherman lets life drift by while he dreams. But there is one subject upon which he is enthusiastic. That is the Civil War.

"I was out only one year and in only one battle," he admits, "but I'll tell you what, I was in Gen. Sherman's band of men that marched to the sea. We went three days and three nights without eating. We drew seven days' rations and they had to last sixty-seven days, and we hoofed every step from Raleigh to Washington. People nowadays don't know nothing about war."

NEW PARACHUTE RECORD MADE BY ARMY MAN

The Army Air Service reports that Lieutenant A. G. Hamilton recently fell 20,900 feet in twelve minutes, establishing a new altitude record for "chutes." He missed death only by clever manoeuvring.

Lieutenant Hamilton jumped from a La Pere plane piloted by Lieutenant P. H. Downes at Carlstrom Field, Arcadia, Fla. A heavy layer of cloud was encountered at 4,000 feet, a lighter cloud formation at 10,000 feet and mist at 15,000 feet. The previous "high jump" record was 19,800 feet, made by Lieutenant King in Texas.

As soon as he discovered something wrong with his motor Lieutenant Downes manoeuvred for the best possible position for Lieutenant Hamilton to jump off. As Hamilton hopped into space he caught a glimpse of the earth, mistaking it for Door Field. Hamilton allowed two seconds for clearance, then pulled the wire which was supposed to release a pilot chute. The chute springs open automatically and, catching the rush of air, draws the main chute from the back of the aviator. Hamilton had fallen an estimated distance of 2,000 feet before the big parachute opened. Hamilton then discovered that the springs which close the air vent at the top were broken.

When he approached the earth he found himself over a wooded area. Clinging to a branch, he pulled another of the parachute cords and was saved by a rope catching on the branch of a tree.

Lost On Mt. Erebus

—OR—

A Boy Explorer At the South Pole

By GASTON GARNE

(A Serial Story)

CHAPTER XVI.—(Continued)

Madge made some strong tea on their small spirit stove, and they did not pitch the silk tent they carried, for the air was strangely calm, though hazy, after the vanishing of the sun.

In the meantime Hawley made duplicate copies of the latitude, the date, the looks of the locality, and the general appearance of the weather, the temperature, and so on.

This he carefully buried, and thrust an ice staff deep in the hard snow beside it, from which he left a small flag flying.

"I'll bet this is the first flag that ever waved here," he concluded. "And now, Madge, if you are rested, and we have eaten enough, I move we make tracks for home."

"For home! Aren't you too ridiculous!"

"I meant our first cache. It's quite as important to us as if it was home. Makes me sort of homesick to think about it—see?"

Although the girl continued to smile at his humor, it was slowly dawning over Madge that there was an under current of purpose in Joe's determination to reach their first cache quickly. At the same time he made light of Madge's natural fears concerning the mysterious optical illusion which had so mystified them at the pole. Was there in his mind any connection between the two?"

"What do you suppose it was we saw at the pole, and what became of it?" she asked him when they lay down that night, after putting up the little tent for two and creeping into their sleeping bags. "You've said it in your mind. If you don't tell me what it is, I—I won't sleep a wink."

"I can't tell you, because I do not know just what caused that strange sight—"

"But maybe you have a notion, though, don't i, Joe?"

"Possibly so, dear Madge. But there is no excuse for me to tell you your real worries by introducing up to you what may turn out to be an entirely imaginary one. Is that?"

"Your worries are mine, and mine yours, Joe. I really say, up here, where no one else has ever been—"

"Can't be too sure of that, Madge."

"Why do you say so? Do you really think the sick man left us this message to us that some one else may be in our neighborhood?"

"The patient, Madge. We should reach our goal to-morrow night. If you do not find out more then, I will tell all I think—and all I fear—about him."

She was obliged to remain satisfied with this. But her increasing uneasiness was foreshadowed

by the vigor with which he pushed forward to the last cache.

CHAPTER XVII.

Surprises on the Back Trail.

Fortunately they had the wind at their backs most of the time, or their progress would by no means have been so rapid.

Madge Barclay, being of a naturally robust habit and strong physique, had developed under the severe labors of this long trip into a manlike vigor of body and health.

Cold, exposure, fatigue made no more impression on her than on Hawley. Moreover, her bright, girlish way of looking at things made Joe cheerful often when his own acumen prompted him to gloom.

His habit of always cheering her up, treating events jokingly in proportion as they seemed puzzling or hazardous, reacted through her favorably on himself. More and more she respected and liked him.

Toward evening the next day after leaving the pole, the girl saw that Hawley was more on the lookout than ever for something. What it was she could not define. Finally she asked him:

"What makes you look about so much, Joe? Think you will find a diamond mine anywhere around?"

"If I did not, it would not be because many searchers had been up this way before. However, some one else has happened along. Look there, Madge?"

Joe, who was momentarily off the trail, returned, carrying in his hand a crumpled scrap of paper.

"Well, I never! Is there anything on it?"

"Yes. Here is some writing, but it is hard to read."

Madge was better at deciphering it, for she read aloud:

"If you have reached the pole, hurry back. Mischief is brewing."

The girl looked at Hawley with a scared face.

"There is no signature," she said, "but this looks like Dr. Carr's handwriting. What can it mean, and how came it here?"

"Come here and let me show you something else," said Joe.

He led her aside and not fifty yards from their own trail showed her another one wandering zigzag over the snow plain.

"Do you make anything of this, Joe?" asked Madge.

"Yes, I do. Something has occurred, probably at our cache. Some one—it may be Dr. Carr—has tried to warn us, either by this note or by one of his party, or—or—" Hawley stopped. "I fear the worst," he added.

"But the doctor was not considered well enough to go further, and went back, you know."

"It is very puzzling. Whoever made these tracks must have been ill, or else he knew they wobble. I think they are turning back."

"Ought we not to follow the tracks? It may be some one needs help. It might be the doctor."

(To be continued)

THE NEWS IN SHORT ARTICLES.

FOUND AGED TERRAPIN.

A terrapin, which according to the date cut on the bottom of the shell, is more than 61 years old, was found a few days ago by James L. Zeller at Somersham, Pa. The shell is 1 ft. and the initials J. L. The last two are like those of his grandfather, Levi Sellers, who often cut dates and his initials on terrapins.

AVIATOR DISCOVERS RUINED CITY

Aerological investigation will be greatly facilitated by the use of the airplane. For instance, in his recent flight along the length of the African Continent Dr. C. H. D. Chapman Mitchell, the English scientist, observed a ruined city on the banks of the Tigris which was wholly unknown and which was to be clearly seen from the height, whereas it could have been readily overlooked by any one flying on the surface in the vicinity.

FOUGHT A BUCK DEER

Jesse Snook of San Francisco, had an exciting experience with a buck deer at Occidental, in Marin County, Cal. Snook was out hunting alone, and sighting the animal fired two shots. The deer fell, and thinking that it was dead Snook ran up to his prize. To his surprise the apparently dead animal jumped up and rushed at him viciously. Before he could protect himself, Snook was knocked down and trampled into insensibility. He finally recovered, and upon staggering to his feet discovered the deer lying dead less than two hundred yards away. Snook sawed a fracture of two rods by being struck by the deer's horn when he was first thrown to the ground. In addition he was considerably bruised by the animal's hoofs.

SAWDUST CONVERTED INTO FOOD

When the dairy farmer of the future needs fresh milk, cows he may get a fresh supply by grazing out in his wood lot and reducing a few spruce to sawdust.

By chemical treatment sawdust may be converted into a near-like cattle food. This fact was brought out at the sectional meeting of Industrial and Engineering Chemistry American Chemical Society, at the University of Chicago.

The process of preparing such animal food was described by E. G. Sherrard and G. W. Blanco. White sawdust, finely ground, is treated with dilute sulphuric acid under steam pressure. This breaks up the fiber and extracts the sugar. The acid is neutralized by adding lime. The liquid thus obtained, when boiled down, is rich in sugar, and when mixed with the fiber produces a meal containing about 15 per cent. of water, in which form it is fed to dairy cows.

At the Forest Products Laboratory, United States Department of Agriculture, Madison, Wis., experiments are said to have proved that cows thrived on this sawdust ration, and not only gave more milk but increased in weight.

SEASHORE?

The sand on the seashore is nothing more or less than carbonized sandstone. In order with the facilitate things in the world we find that a very important element of all of them has been given the name silicon. When the crust of the earth, which is the part we call the land and rocks, and includes the part under the sea, was a molten mass, this silicon was burned, combined with the oxygen which surrounded everything we provide what is known as silica. Silica is the name given to the thing which is left after you burn silicon. A very large part of the silica was deposited in parts of the earth, and when the crust of the earth cooled off it was sand. By pressure and contact with other substances it became stuck together, just as you can take sand and at the seashore today and make blocks and houses and tunnels, excepting that in this case we speak of it was sand that was burnt that pressed and stuck the little particles of sand together. They stuck together more permanently. Then, when the oceans were formed much of the stones were found to be at the bottom of the shores of the oceans. The action of the water continually working against the sand has gradually broke the sandstone up into the tiny particles of sand again, and this is what makes the sand on the seashore.—Book of Knowledge.

FOOTBALL IN TURKEY

It has always been a difficult matter to be a sportsman in Turkey. One Tark, Rizat Bey, tried it with a red sword and it cost him his life as a basis for a detective story.

It appears that the youth Tark had organized a football team among his schoolmates with some Greeks and Armenians, and began practising. Shortly thereafter, in the middle of the night, police came to his house and carried him off to Stamboul. There he was subjected to a long examination as to the size and the game of football.

The authorities were convinced that they had found a great plot, and that the club was a secret society. A popular singer was sent for the ball, and this was done to make it easier to be an influential man. The rules of the game were considered to be another piece of damning evidence, and still worse were the sweaters and colors of the club.

After long deliberation the culprit was sent to the higher police authorities in Stamboul, who went through a second long examination and came to the conclusion that the empire had been saved from disintegration by the early discovery of a great plot. They did not let the whole matter be inquired into at the Sultan's palace at Yildiz, and a special commission took the matter in hand.

After much careful thought and examination of the evidence of the crime it was decided that there might be nothing in it, but that it must not be committed again.

BETRAYED BY A LETTER

By ALEXANDER ARMSTRONG.

It was a beautiful moonlit night, a soft fragrant breeze stirring the trees and rustling the madoorkati jungle, along the edge of which Barry Knox was riding on a magnificent horse.

The young man stroked his dark mustache thoughtfully as he pressed on, and a frown settled upon his brow, as he muttered:

"Viscount Canning must be blind if he believes this revolt was wholly started by Tantia Topee, for the Maharajah Scindia, of Gwailor, is sure he saw a white man among the Sepoys in the city of Lucknow. Hence, if India is swept from the hands of the British and returns to the power of the Great Mogul, it will be owing to the cunning of a renegade white man. But then I don't really care, for Britain has nothing to do with me. All I desire is to get the true facts of the war for the New York Daily Planet, for which I was sent here, as correspondent."

And having come to this conclusion, the young war correspondent touched his horse's flanks with his spurs and guided the noble beast upon its course, wondering how soon he would reach Lucknow, to where he was going from Benares. He had been journeying from Calcutta.

Within half an hour the road led him to the shore of the Goomtee River, where the jungle was thickest, and he had scarcely turned a sharp bend in the road when he came upon a chaityas (temple) lying in a mass of ruins, only a stupa, or single pillar, uprising like a gaunt sentinel in the yellow moonlight.

No sooner had this object come in sight when Barry was startled by hearing a strange cry, and his horse reared upon its haunches, and stood staring with startled eyes and distended nostrils at the shadowy ruin.

The next instant a huge figure sprang into view upon a fallen pillar, and as the moonlight fell upon it a cry of fear escaped Barry's lips, and he felt for the rifle slung across his back.

It was a huge tiger.

Barry raised his weapon to fire, but just as he was about to pull the trigger the tiger turned its head to one side, glared behind it, and, wheeling around, it disappeared like a flash, uttering a blood-curdling roar.

Wondering what could have distracted the attention of the beast from him, Barry was just about to urge his horse ahead, out of such a dangerous locality, when he heard a terrible cry in a human voice, coming from the interior of the ruin. It made him start, and springing from his saddle, he tethered his horse to a tree and hastily ran over to the stupa. As he glanced over the fallen pillar, a strange but dreadful sight met his view in the clearing beyond.

Lying upon the ground was a young Hindoo, and, with a shout he sprang into the body of the tiger, which stood with one of its huge paws pressed upon his body.

The young journalist raised his rifle, and taking aim to aim at the tiger, he fired. There came a horrible scream of agony from the beast, its huge body bounded into the air, and when

it struck the earth again it was dead. The bullet had pierced its brain.

The next instant the Hindoo sprang to his feet.

"Oh, good sahib! me buckra glad!" exclaimed the frightened Hindoo.

"You ought to be, as I saved your mutton just now. But, I say, get up."

The native arose and regarded Barry intently a moment.

"Whar yo' go?" he asked at length.

"To Lucknow, for news of the revolt you fellows are making."

"No, no! Yo' not go dere! It is de burra choop now. Soon Nana Sahib kill de Feringhees. Yo' go back. De Shah in Shah sen' chuppattees—"

"Ah, so Lucknow is besieged, eh? But that's all right, my boy. I know all about the encyclical letter of pastry, found in the tent of the Shahzadfa at Mohumra, and the placards of Delhi. But who are you?"

"Holkar, of Indore."

"Ah, then you prepared these leaves to blind the beast so you could dispatch it?"

"I did. And now that it is no more, and I owe you my life, I am grateful and would warn you for good to retrace your steps to the south of the Ganges."

"No," replied Barry decisively. "I have come thus far and will continue on."

The black finally gave up in despair, and then Barry left him beside the carcass of the tiger, went back to his horse, vaulted into the saddle after loosening the bridle, and set off on his way again to the northwest.

On rode on for several hours, and finally reached a clearing where he resolved to halt for the night, as he was weary of traveling.

Making his horse fast, he threw his blanket on the ground, ignited a cigar and after smoking it up he laid down and fell asleep.

How long he remained wrapped in slumber he did not know, but he was awakened by hearing a chorus of most frightful cries, and, starting up, he was horrified to find himself bound hand and foot, in the midst of a herde of armed Hindoos.

They lifted him bodily, and, despite his protestations in their own language, which Barry spoke fluently, they carried him away in their midst.

Within an hour they arrived at an encampment and carried him to a tent, wherein a white man, attired like Barry, who was busy writing at a table. He had a dark face, a black beard and was smoking a cigar.

Glancing up as the blacks carried Knox inside, he looked somewhat surprised.

Turning to the blacks, he asked them about Barry in their own language. They told where they had captured him.

"An Englishman, no doubt," said the man, when they concluded.

"No; I am the correspondent of the New York Daily Planet," replied Barry, "sent here by my paper for news of the insurrection. And you—"

"I am all-powerful in this camp."

"Why, sir, can it be possible you are in league with the rebels?"

"I might as well admit it. I am the chief ally of Tantia Topee."

"I can't say I fancy your principle," said Barry.

The man shrugged his shoulders and uttered a coarse laugh.

"Every one to his taste," he replied, darting a sinister look at the journalist.

"Of course. Anyhow, do me the favor to release me of these bonds. What's the use of keeping me tied up? I couldn't run away if I wanted to."

He spoke to one of the blacks, who released Barry, and then, at his order, they all filed out of the tent, leaving them alone together.

Barry began to think that the profligate was not so bad after all.

The letter he was writing seemed to be one of the utmost importance, for long after Barry had retired he sat writing on it. Indeed, the man did not retire to rest that night, and when morning dawned, and the light stole through the canvas of the tent, he arose from his chair, folded his letter, and sealing it with a string, he went to the door, and called out in his heavy bass voice:

"Nana Sahib! Nana Sahib!"

"Good heavens!" muttered Barry upon hearing that dreaded name of the Ranee the man was calling. "Can that monster be in camp here?"

Going to the door of the tent, with a cigar in his mouth, to get a glimpse of the dreadful chief, he saw the dark-bearded man standing outside.

A lithe-looking young Sepoy, wearing a turban and loin-girt and carrying an assegai, hurried up to the tent in answer to the man's call.

"Nana Sahib, you must deliver this before sun-down."

Making a low obeisance, the black walked away. Then the man turned around and confronted Barry.

"You see," said he, "that my word is law here."

"Yes. And the missive you sent?"

"I will tell you. Sir Colin Campbell is about to attack Lucknow, and Tantia Topee holds the city. I left there to spy upon the enemy's forces, and knowing how they are situated, I have planned to lure them within the city, and then come on behind them with the force which is here at my command, and thus hem him in and annihilate him."

"Where did you find the blacks of this encampment?"

"I gathered them from the surrounding towns under Nana Sahib."

There were over a thousand armed natives in the camp, and, strange to say, none of them said anything about the war they were engaged in, but lay around smoking and amusing themselves with simple games until the afternoon began waning away. Barry watched them for some time, and then entered his tent and lay down in a woven India grass hammock, where he indolently smoked a cigar and arranged his notebook.

While so engaged he suddenly became conscious of the presence of somebody in the tent besides himself and looked up with a start.

Before him stood Nana Sahib.

"I have come, oh, sahib, to talk with you."

"I suppose you have delivered his letter?"

"No. I remained hidden in the jungle until Sahib Danbury passed—"

"Danbury!" exclaimed Barry in astonishment. "Can it be possible that he is the rascal who was drummed out of the 6th Dragoon Guards, and the first battalion of His Majesty's 60th Rifles, stationed at Meerut, last February, for having been proven a common thief?"

"He is none else, and is now the chief ally of the house of Timur—a renegade—a poltroon and a coward at heart!"

Barry tore open the seal and withdrew the missive.

Holding it up to the light, he read the following lines:

"To His Majesty, the King of Delhi:

"Knowing, sire, that you understand English perfectly, I inscribe this in the Feringee language, to guard against any of the unfaithful reading it. After leaving Lucknow, I entered the ranks of the infidel dog who leads the English, and learned that they purpose to take the garrison by assault, on the last day of the week, after nightfall. Since the 3d of March has the city been under siege; on the 17th they mean to conclude the engagement. My advice to you is to leave Tantia Topee to care for Lucknow, while you escape to Delhi, as Hodson, of Hodson Horse Guards, has sworn to exterminate you and your sons. The mutineers mean to march from Meerut to the capital, and it is the intention of Willoughby to explode the powder magazine, and devastate the city. I am, your servant,

"DANBURY."

He had no sooner finished when a man sprang into the tent.

It was Charles Danbury, the traitor.

"By the powers of darkness, this man has played me false!" he cried.

Danbury flashed out his gleaming sword, but before he could strike, Nana drew back his spear and taking rapid aim he let it fly like a streak of lightning.

It pierced Danbury's bosom, and he fell to the ground at Barry's feet.

"You have ruined us!" Barry gasped, as he recoiled a step.

"Nay—I have only rid this fair earth of a venomous reptile!"

"But these natives—"

"Will not harm us."

"Why not?"

"Because they are all my faithful subjects."

"Your subjects! Then in heaven's name who are you?"

"I am Holkar, the Maharajah of Indore!"

The next day they went to Lucknow, and joining Sir Colin Campbell's forces, the city was taken. Tantia Topee was caught, tried by court-martial and hanged.

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ITEMS OF INTEREST

United States Consul Burdett of Ensenada, Lower California, reports great development in the shark fishing industry. The fins are sold to Chinese for making soup, the livers furnish a valuable oil and the flesh is dried and used as fertilizer or chicken feed.

The leaves and stems of the "burning tree" of India are covered with stinging hairs, after the manner of the common nettle, but are of a far more virulent nature. When touched the sensation felt is as of being burnt with red hot iron, the pain extending over other parts of the body and lasting several days.

The misery of the formerly well-to-do people of Budapest, and a sidelight on the exchange situation, are afforded by a bill in the National Assembly increasing certain Judges' salaries from 5,000 to 6,000 crowns. This represents, in American money, a raise of about 50 cents a month.

Dog fanciers of San Francisco learned of the death at Alexandria, La., of Bilmer Bingo, champion Airedale, who won many blue ribbons at local bench shows. Bilmer Bingo, owned by Dr. W. C. Billings, formerly of the Government Health Service in San Francisco, was killed by a diamond-head moccasin snake in the grounds of the Billings home. The dog killed the snake, but was fatally bitten and died a few hours later.

Jack High of Petoskey, Mich., stopped fishing long enough to eat lunch, leaving his baited hook dangling over the side of the boat. A minnow was hooked, but the fisherman wasn't going to stop lunch for anything like that, so he again threw the line over the side of the boat. A few moments later a perch swallowed both minnow and hook. The fisherman still refused to take the trouble of clearing his hook, but he got busy a few minutes later when a large pickerel—he says it weighed 18 pounds! —came along and swallowed perch, minnow and hook.

Prairie du Chien, Wis., has just awakened to the fact that a real musical prodigy is living in its midst in the person of little Philip Nugent, seven years of age, son of Mr. and Mrs. Thomas Nugent. Philip is the youngest of the family. That he possesses musical talent and ability was demonstrated one Sunday, when he constituted the choir, during the services at St. Gabriel's Church, the largest in the city. He sings all of the Latin hymns, including the "O Salutaris, Tantum Ergo, Laudate," and the responses, pronouncing every word perfectly. Last spring this same little fellow took part in an entertainment given by the school children, and made a great hit with the large audience, the play having been repeated twice in order that everybody in town could see it.

LAUGHS

Caller—"Here's a funny thing for your paper. I've walked in with it ~~several weary miles~~."

Editor—"There's such a thing as carrying a joke too far."

"Say," remarked the village lawyer, as he entered the general store. "I want a ribbon for my typewriter." "All right, sir," responded the new clerk. "Do you want one for her, or for it?"

"I'd like to have your check for that last night supper I served you at your house last month," said the caterer. "You'll have to wait until I get the doctor's bill for curing me of indigestion," replied the victim. "That comes off your bill."

Burt—I have no doubt you are very ~~sorry~~ about your wife's death, notwithstanding it brought you into a lot of money. West—Yes; he was doing a good business, you know, and if he had lived a year or two longer he might have left me a good deal more.

"Pardon me, old man," began the veteran boarder, "but we don't want to lose you, and I just want to warn you that you'd better begin to pay something on your board." "Why?" asked the new boarder. "Well, I noticed that Mrs. Starvem was dangerously polite to you this morning."

A missionary in a club once laid his hand on a man's shoulder and said: "Friend, do you hear the solemn ticking of that clock? Tick-tack; tick-tack. And oh, friend, do you know what day it inexorably and relentlessly brings nearer?" "Yes—pay day," the other, an honest, optimistic workingman, replied.

A Suburban minister, during his discourse one Sabbath morning, said: "In each blade of grass there is a sermon." The following day one of his flock discovered the good man pushing a lawn mower about his garden, and paused to say: "Well, parson, I'm glad to see you engaged in cutting your sermons short."

INTERESTING NEWS ARTICLES

WOULD NOT SWALLOW GREASE

While Porsio Ramerez, a Mexican, of Kansas City, Mo., was oiling railroad switches two negroes held him up. Finding no money in the Mexican's pockets, the negroes decided to make him eat a five gallon can of grease Ramerez had. The Mexican would stand for being held up, but he would not be forced to eat grease. Ramerez, a powerful man, outfought the negroes for some time, but finally was overpowered. When the negroes started cramming the grease into his mouth, Ramerez began shouting his objections. His cries were heard by fellow laborers who came to his assistance.

FOUND SHOT DEAD IN HIS COTTAGE

Lying dead, with a rifle by his side, Charles Edwards was found in a Kiamesha Lake cottage, New York, by his 12-year-old son the other day. The man had been dead for several hours. But one bullet had entered the body, tearing through the chest near the heart, cutting away a part of one arm.

Edwards rented the cottage and he and his son lived there, some trouble having separated him and his wife. It is reported that Edwards had considerable money in his possession and that fact leads to the belief that he may have been murdered. Nothing had been disturbed in the room. Young Edwards slept in the room adjoining that of his father and was not awakened by the shot. The authorities are of the opinion that it is a case of suicide, but will make a thorough investigation.

The Edwards cottage is near several large boarding houses and bungalows. No one has been found who heard the shot that killed Edwards.

LOSES GEMS AND TROUSERS

When Charles Crames, New York diamond broker, awoke in his berth in a Pullman car at Union Station, Baltimore, Md., the other morning, he found a thief had taken his coat, with \$16,000 in unset gems, and also had taken his trousers. The thief overlooked a small sample case tucked under Mr. Crames's pillow, in which were mounted diamonds valued at \$20,000. Mr. Crames called for help, and the Pullman conductor provided him with a pair of trousers.

The police were notified and Headquarters detectives were sent to the station. They were unable to determine when or where the diamonds were stolen. Officials of the Pennsylvania Railroad were notified, and the company's private police are searching points between this city and New York.

The diamond broker told Acting Detective Captain Schanberger that he was in business at 500 Fifth Avenue, New York, and that he came on a business trip to the store of Fair & Co., Inc., in this city. He said he boarded the sleeper in New York at 12.50 A. M. and went to sleep soon after.

COUNTERFEIT PLANT AND 10 SUSPECTS TAKEN

Secret Service operators on the trail of note raisers made ten arrests in the metropolitan district, New York, recently, Capt. John S. Tucker, head of the local squad, said. Five of the prisoners are charged with being members of a gang that for three months has been flooding the district with \$1 Federal Reserve notes skilfully raised to pass as tens and twenties. Agents charge that Leon Konomyk of 44 East Tenth street was passing some of the "doctored" bills. They arrested him and four others, one a woman. Joseph Denisiewick and Dora, his wife, were arrested in their home, 27 avenue C, where, according to the Secret Service, a complete note raising outfit was found. Others arrested were Tony Korol, alleged to be the leader of the gang, at Providence, R. I., and John Atamanoc, at Elizabeth, N. J.

Konomyk and the Denisiewicks were held in \$5,000 bail each.

Capt. Tucker said that in many instances the notes the prisoners are alleged to have raised passed undetected through many hands and private banks and reached banks of the Federal Reserve system before the frauds were discovered.

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GOOD READING

GIRL CHAINED IN HOG PEN

Margaret, the 1-year-old daughter of John and Mary Vovach, of Fayette City, Pa., was found by truant officers chained to a post in her father's hog pen. When rescued she was so weak from exposure that she had to be carried into her home.

The parents narrowly escaped being lynched when given a hearing before Squire Johnson. Vovach and his wife testified they had been unable to control the girl. Asked what form her incorrigibility took they stated "that when she was sent on errands she frequently overstayed the time allotted and then fearing to return home would go to the home of friends and spend the night." The girl said her father had once dragged her from bed, held her by the heels and beat her with a broomstick.

Kovach and his wife were held for court on \$500 bail. They have four other children.

DYING WOMAN PICKS OWN COFFIN

Sensing the fact that death was rapidly approaching, Mrs. Anna E. Burns, 38 years old, 10 Prince street, Paterson, N. J., summoned an undertaker to her home with instructions to bring with him a casket catalogue.

Although extremely weak after an illness of several months, Mrs. Burns studied the catalogue carefully. While members of her family stood by the dying woman questioned the undertaker closely on styles of caskets, the designs, trimmings, even to such materials used. Finally selecting a silver lined, drop side casket, Mrs. Burns turned her attention to a robe. Then she selected the Rev. C. E. Scudder of the Market Street Methodist Episcopal Church to preside at her funeral.

Mrs. Burns died within a few days and was buried at Mount Rest Cemetery, Butler, with all arrangements carried out as she devised them.

WORKING BOYS IN JAPAN

Working boys in the United States, safeguarded by child labor laws and health regulations, fare much better than the young boys of the working classes in Japan, according to W. B. Norton, a church worker, who has just returned from the Far East. Tokio, the "university city," presents one of the striking contrasts, with its 50,000 college and university students and its "burden-bearing boys," he said.

"In no country we have visited did we see so much boy power used in pulling loads as in Japan. While the situation is somewhat similar in China and Korea, in Japan it impresses one more because the boys are small of stature; and also because it seems so incongruous in a nation laying such emphasis upon public schools, universities and industrial education under government auspices," said Mr. Norton.

Many of these boys work from 4 o'clock in the morning until 10 o'clock at night, Mr. Norton said, and the employers are, under the Japanese compulsory education law, technically "teaching the boys a trade."

To help offset this injustice, the Baptist Tabernacle in Tokio maintains a series of night schools for working boys and girls, two-hour sessions being held. Many of the harsher employers, Mr. Norton said, deny their boys even this time for betterment. However, the boys in these schools, despite the handicap of the long hours of manual labor, are making good progress.

STRANGE VISITOR KNOCKS ON DOORS, THEN QUIETLY DEPARTS

Chesapeake, Ohio, Huntington's over-the-river neighbor, has, among other attractions, a wild man.

The man of mystery, attired in ragged clothes and wearing many days' growth of matted hair, has been observed by residents for several days and is believed to be an escaped inmate of an Ohio asylum.

According to those who have seen the man, he has a habit of approaching a house, knocking on the door, and on noting the person who answers, turns and walks quietly away without offering violence.

The people of Chesapeake and other villages on the Ohio side of the river are alarmed at the strange actions of the so described "wild man." It is claimed that he is in search of a man or woman upon whom he intends to revenge himself of some fancied or actual wrong.

The maniac is supposed to live in a cave or deserted shack in the hills back of Chesapeake.

PLUCKY WOMAN SEIZES BURGLAR

When Mrs. Frank J. Schiendler of No. 15 Oakland Terrace, Newark, N. J., the other morning detected a burglar stealing toward the room in which her daughter was sleeping, she leaped from bed and tackled the intruder. She did not even wait to arouse her husband at her side.

Switching on the lights, Mrs. Schiendler found a short, stocky man about to slip into her daughter Katherine's room. He quickly overpowered her. Mrs. Schiendler's screams awoke not only her husband but also the entire neighborhood. The burglar escaped through an open window by which he had entered. Nothing was stolen.

"When I heard a footstep in the front of the hall near the door of the room of my daughter, Katherine, fear left me," said Mrs. Schiendler. "I leaped from bed, ran to the hall, switched on the light and I threw my arms around the burglar's neck, trying to hold him until help came. Then I screamed. He broke my hold, pushed me against the wall, ran down the stairs and escaped before my husband could reach me."

The intruder is believed to be the "screen burglar" who has been visiting homes in the residential districts on the western outskirts of Newark during the past few weeks.

For two hours after Mrs. Schiendler gave the alarm neighbors, most of them clad in bathrobes, searched the vicinity. Watchdogs were turned loose and the police were summoned.

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"May God bless you. I am feeling finer every day of late. I feel like the sun is rising. My appetite is better, and my stomach is all right. I can hold out in walking better, my voice is better, and my heart is stronger."—Mrs. Mattie E. Stevenson. (Full address on application.)

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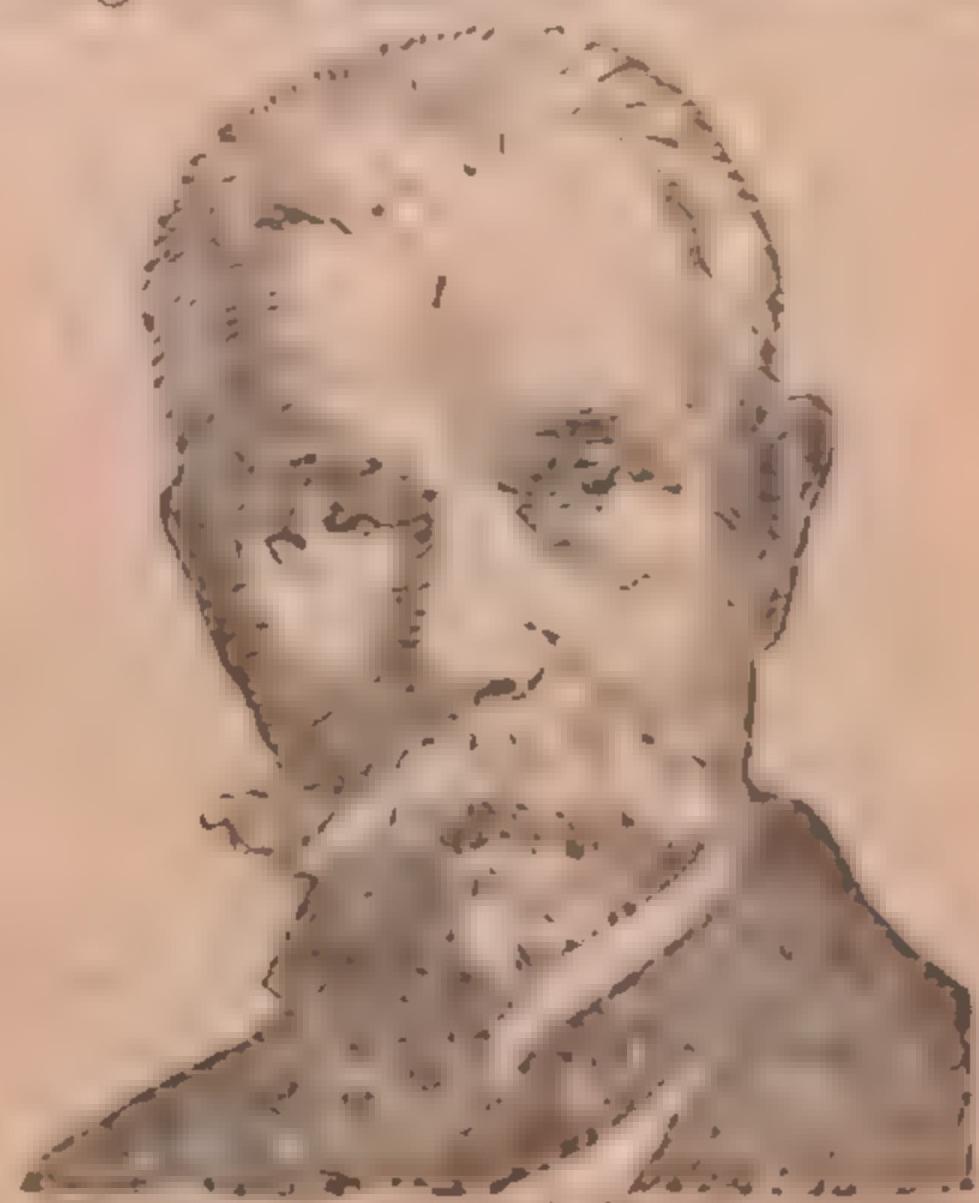
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Beneath the surface of peat, where the soil has shrunk in drying or has been blown away, the trunks of kauri trees lie exposed to view. For centuries they have been covered by the semi-liquid peat until their branches and crowns have decayed and disappeared. Nothing but the solid heartwood of the mighty trunks remain, and these lie in orderly swathes almost as regular as wheat stalks in a newly-reaped field. The thousand heads all point in one direction, as if the forest had fallen under the sickle of some giant reaper.

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"EVIL EYE"
WOMAN

The terror caused by the Salem witches was recalled here this week when residents of Louvecinnes, on the edge of the Marly-le-Roi Forest, in the Seine-et-Oise, appealed to the police for protection against a woman who possessed an "evil eye" of the mediæval ages. Even educated inhabitants of the district fear her spell and are threatening to move away from Louvecinnes unless the woman is banished or kept under surveillance.

Inasmuch as the French law prohibits burning at the stake, which is the only known cure for such a spell, the woman is still at large, and the police commissioner of the district is awaiting instructions from the Paris prefecture before taking any radical measures.

According to residents of Louvecinnes, who piously make the sign of the cross whenever mentioning her, the woman is a war refugee from the Ardennes, having lost her husband and her sons in the war. Her look is said to be deadlier than the claws of any beast, and that all she needs to do is to look at anything or any one and it or they immediately wither or fall victims of some illness.

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Having solved the problem of the cost of men's suits, Germany is giving England the benefit of her knowledge! Result: one suit for 60 cents, a suit a week for a year for \$31.20. There is only one drawback to this approach to the millennium. They are made of paper.

Quantities of these suits are said to have been ordered from Amsterdam by English wholesale firms. One concern, which has received its first consignment, has bought 40,000 and 10,000 were shipped to India last summer.

Several varieties have come over so far. There are morning suits, with black coats and striped trousers, blue "serge" business suits, and a number of patterns of black, white and mixed checks. Dark gray overcoats and boys' sailor suits are also being imported.

Two enterprising newspaper reporters have given the paper clothes a trial. One walked along the Thames embankment in a rainstorm. The bottoms of the trousers were soon splashed with mud and water, which made the beautiful colored check design "run" beyond all recognition. When he put his hands into the trousers pockets he found the material so stiff the coat was lifted off his shoulders.

Both men applied the fire test to the suits, which refused to burn, but smouldered with noisome fumes.

Neither attracted much attention, though they walked along fashionable streets, visited the House of Commons and ate in a restaurant.

The suits are advertised as made of the "best class of paper texture." Rain had little effect on them outside of spoiling the colored pattern.

The "cloth" of which they are made has a hard, shiny appearance something like that of brown wrapping paper and the texture is that of fine, closely woven sacking. The cut and fit of the suits leave considerable to be desired unless the wearer has one of those perfect store model figures on which they are cut.

However, after the expected chorus of contemptuous merriment over the suits has run its course, it is believed there will be a considerable demand for them from men who are more concerned with price than style and who might rather pay 60 cents for a suit every week or two than from \$50 to \$150 a year for the real cloth kind.

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